Sewer back-up has become one of the leading causes of loss to personal property over the last number of years. Although it can be very destructive, there are things that can be done to prevent or minimize the impact of a sewer back-up. When a back-up does happen, proper and swift action is needed to prevent the loss from becoming worse. If not cleaned-up properly, mould can become a serious problem that not only affects the home but he people who live in it.

What is a Sewer Back-Up?

A sewer back-up occurs when raw sewage or water comes back into a house through the sewer drains. The damage is caused by the fluid flooding part of all of the basement. Damage is done to flooring, walls, furniture or anything that will soak up water that is on the floor. Back-ups can be caused by a blocked connection between your home and the main sewer in the street, an overload of wastewater from the municipal system (a combination of wastewater and rainwater from the sanitary or combined sewer system) or failure of a sump pump (in some areas) used to pump weeping tile water.

What practical measure can you take to avoid sewer back-up damage?

- Have your connection to the main sanitary sewer cleaned periodically
- Avoid pouring kitchen grease into your drains as it will solidify in your plumbing system.
- Avoid putting inappropriate objects into your plumbing system through toilets or drains
- Make sure downspouts extend at least 1.8 meters (6 ft.) from your basement wall. Also, be sure the water does not drain toward your neighbor's basement walls. It should drain away from your house toward the street, rear yard or back lane.
- Clean debris from eaves troughs regularly. If they overflow even when clean, replace them with larger size eaves troughs and downspouts.
- Build up the ground around your house so that water drains away from your basement walls. Also, examine sidewalks, patios, decks and driveways. These can settle over time and cause water to drain back towards your basement walls.
- Don't store belongings in paper boxes on the floor in the basement. Store them on a shelf or in plastic totes.
- Lift appliances such as washers, dryers and freezers off the ground by putting blocks of wood under them so they don't get damaged by water. (It is common for back-ups to be less than 4 inches of water)
- It is advisable to install impermeable floor such as ceramic tile, to lessen damage and make cleanup easier. Also area rugs are a good alternative to wall to wall carpet as these can be removed and properly cleaned in the event of flood damage.
- Make sure basement furniture has legs that keep the furniture fabrics above any accumulated flood water.

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04/10

Sewer Back-up

Mennonite Mutual Fire Insurance Company of Saskatchewan

MMFI SASKATCHEWAN

What is the best way to protect my home?

No municipal sewer system can guarantee every house complete protection against basement flooding. There are many steps residents should take to reduce the risk of basement flooding and the damage that it can cause.

If you home drainage system or the neighborhood's drainage system overloads, you may still be able to prevent rain water and sewage from backing up into your basement by installing one or more flood proofing devices, such as sump pumps or back flow valves. Each installation is unique and some devices (back flow valves) may require a plumbing permit. Check with your municipal office or a qualified plumber before you proceed with any installation.

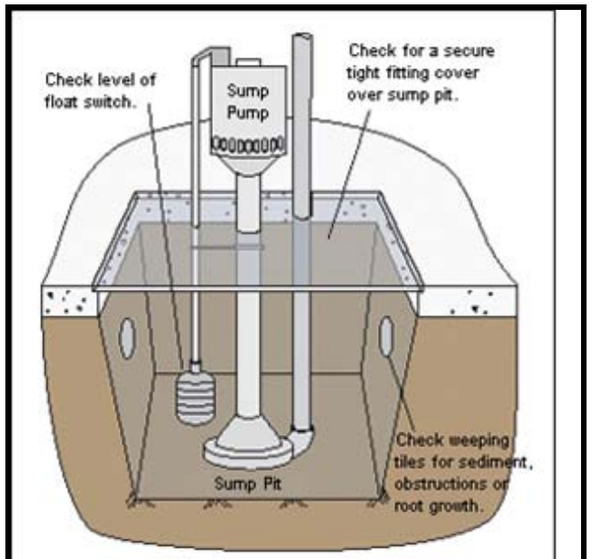
Sump Pit Drainage System

A sump pit drainage system includes a sump pit, a sump pump and a discharge pipe. The sump pit, set into the basement floor, collects water from the weeping tiles around your basement. The pump pushes the water outside your house through the discharge pipe. Place your sump pump discharge pipe so that it:

- drains somewhere onto your property where water can be absorbed, such as your lawn or flower bed
- Does not direct water onto neighboring properties, lanes, sidewalks or streets

Also:

- Check and test your pump each spring before the rainy season begins, and before you leave your house for a long time. Pour water into the pit to trigger the pump to operate.
- Check the discharge point regularly to make sure that nothing is blocking the flow.



TYPICAL SUMP PUMPS INSTALLATION
In some cases, basement flooding is caused by an inadequate foundation drainage system. If the weeping tile is clogged it should be properly replaced, but often the problem is a sump pump with insufficient capacity, or a sump pit that is not deep enough to lower the water table below the foundation. Consult with your local municipal office or a qualified plumbing contractor to ensure that your sump pit and sump pump are correctly sized.

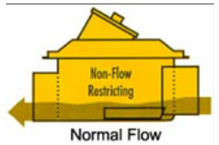
In-Line Backwater valve (Back Flow Valve)

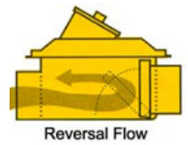
- A backwater valve is a device that prevents sewage in an overloaded main sewer line form backing up into your basement. The valve automatically closes if sewage backs up from the main sewer. A properly installed backwater valve much be placed so that sewage backup will be stopped and not come into your basement through other outlets such as sinks, toilets, showers or laundry tubs.

Make sure that you can get at the valve at all times.

Check the valve regularly and remove any material that may prevent the valve from operating properly.

You will normally require a permit and inspection to install a backwater valve. Since part of the basement floor will be dug up and since proper placement of these items is important, we recommend that you use a qualified plumbing contractor.

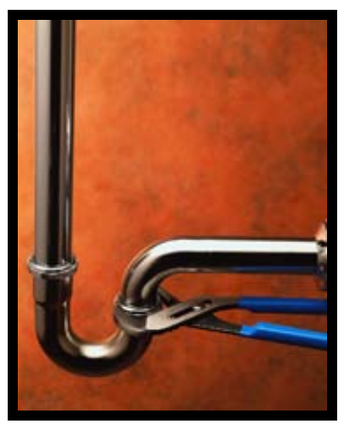




It is important to note that a backwater valve is designed to be closed during sewer back-up conditions, to keep water from the sanitary sewer system from getting into your home.

When the backwater valve closes, water from the inside of your home also cannot get out. When there is a risk of sewer back-up, such as during a heavy rainstorm, you should avoid using the toilet, sink, shower, washer, dishwasher, water softener systems or any other appliance that releases water to the sanitary sewer system.

The water will not be able to get past your backflow prevention device(s) and will have nowhere to go except back into your home. This is referred to as "self-flooding" as the basement will have flooded with wastewater that originated within your home.



Friction Fit in Floor Backwater Valve

This is a rather inexpensive device that can be bought at most local hardware stores. It fits into the floor drains in your basement preventing sewage and water from coming up through the drain and flooding your basement. The advantage it has over the In-Line Back Water valve is that it is cheaper and it can be installed by the home owner. The disadvantage is that a high pressure back-up can blow the plug out, if not securely installed, or the sewage will be rerouted and come up out of other outlets in your basement such as showers, tubs, sinks or toilets. The floor drain valves can also become plugged and not work properly.

THIS TYPE OF VALVE WILL NOT BE CONSIDERED AS PROTECTION FROM AN INSURANCE POINT OF VIEW.

A properly installed backwater valve and sump pump system.