

Few things are more unpleasant than a sewer backup, and no municipal official or employee wants their town's residents to have to experience one. So when it happens, be prepared to handle it by speaking to the affected resident calmly and factually, in ways that won't create unrealistic expectations and risk disappointing them. We at VLCT PACIF hope this brochure will help you say enough – and not too much.



What Is a Sewer Backup?

PACIF's municipal property/casualty coverage document defines a sewer backup as either

- ◆ The reverse flow of sewage from within any sanitary sewage facilities that the municipality owns and maintains
- or
- ◆ The escape of sewage from any fixed conduits that the municipality owns and maintains **if** the escape occurs away from real property that the municipality owns and maintains.

Even so, please **report all** sewer-related claims!

PACIF Property Claims

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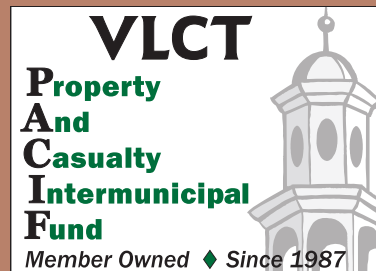
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Please report all
 sewer-backup-related claims
 with a General Liability Loss Notice
 at www.vlct.org

If you have any questions about
 filing a property or casualty claim,
 please call 1-800-649-7915



Vermont League of Cities & Towns
 89 Main Street, Suite 4, Montpelier, VT 05602
 (800) 649-7915 or (802) 229-9111
 Fax (802) 229-2211
www.vlct.org

Sewer Backup Coverage

What municipal officials and staff need to know



*Proactive, Responsive, Local
 Risk Management Solutions
 tailored to
 Vermont municipalities*

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When a Homeowner Reports a Sewer Backup

What TO Do

DO tell the homeowner to file a claim with their insurance agent or company.

- ◆ Advise the homeowner to take video or photographs of the damage and prepare a list (inventory) of the damaged items and their value.

DO assure the homeowner that the Town will also file a claim with its insurance provider.

- ◆ VLCT will work diligently & efficiently and make contact with all parties involved.
- ◆ If the homeowner's insurance policy doesn't cover the damage completely, the homeowner will need to provide written proof of the partial or full denial.

DO say that the homeowner can use a company to professionally clean their property.

- ◆ Direct them to the Yellow Pages, under Fire & Water Damage, for local cleaning and restoration companies.
- ◆ DO let the homeowner make cleanup arrangements with a restoration company.

DO report the Town's claim to PACIF, ASAP.

- ◆ Use our online General Liability Loss Notice. At www.vlct.org, hover over Insurance and Report a PACIF Claim, then mouse right and down to select General Liability Loss Notice (as shown at right).
- ◆ Complete and submit the form.
- ◆ If you have questions, call 800-649-7915.
- ◆ PACIF will send you a confirmation email.
- ◆ DO let PACIF's Claims team do their job. They will keep the Town in the loop throughout the claim process.

What NOT To Do

Do NOT speculate about the cause of the backup or say anything that can be perceived as the Town accepting responsibility.

- ◆ The circumstances must be investigated and all coverages evaluated before final determinations can be made.
- ◆ Do not assume that the Town's insurance will pay. "No fault" does not mean all-encompassing or unlimited.

Do NOT be drawn into helping the homeowner.

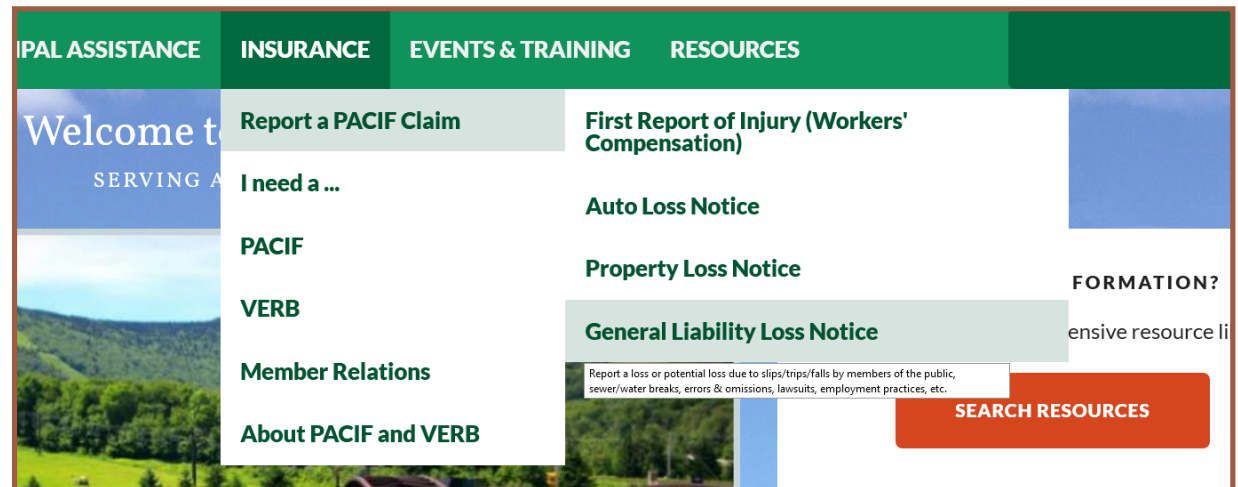
- ◆ Good intentions can lead to further claims.
- ◆ **Do NOT** clean or repair private property.
- ◆ **Do NOT** enter a cleaning & restoration contract on behalf of any homeowner.

PACIF Coverage

PACIF's Sewer Backup Extension may provide coverage to help pay for property damage resulting from sewer backups.

Please note that this coverage applies only after (is "excess over") the homeowner's property insurance and any other applicable insurance or coverage has been exhausted.

- ◆ The homeowner must file a claim with their insurer.
- ◆ The homeowner's insurer and PACIF will investigate the claims independently.
- ◆ This PACIF coverage is subject to certain additional conditions and exemptions.
- ◆ When the Town's annual aggregate limit (specified in the Town's Declarations Page) has been exhausted, no more will be paid.



About Cleaning & Restoration Companies

The Town should not recommend one particular company, but it can name two or more reliable companies in your geographic area, so we suggest using the Yellow Pages. PACIF has had good experiences working with companies including but not limited to Servpro, G.W. Savage, PuroClean, and ServiceMaster.