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PUBLIC RISK SOLUTIONS  
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# Risk Control Best Practices: Sewer Backups and Sanitary Sewer Overflows

Sewer systems can be compromised by weather; fat, oils and grease; flushing inappropriate material; and design issues. Public works departments can take steps to manage the risk exposures presented by sewer backups and sanitary sewer overflows (SSOs) that not only result in costly insurance claims but can be damaging to your reputation.

Sewer backups can often occur without fault of the municipality however, all municipalities have a duty to exercise reasonable care of their sewer system to keep it clear from obstructions and working effectively. Once an issue has been identified it is important to work towards a resolution of that issue as best as you can.

## Take Preventive Measures

### **Perform preventive maintenance (PM) and make regular capital improvements**

- Document maintenance thoroughly, especially in problem areas.
- Replace lines and equipment that have exceeded their useful life or have been damaged.
- Prioritize known problem areas or locations for maintenance and capital improvements.
- Use a geographic information system (GIS) to map the system and use technology to identify trends and generate documentation when needed.
- Address maintenance issues identified through inspections promptly.
- Inspect and take video of system lines and manholes, flush lines as needed and monitor and treat for tree roots.

## Take control of Fat, Oils and Grease (FOG)

**Regardless of who oversees grease trap regulations in your community, it is critical to be on the same page when blockages occur.**

- Consider monitoring traps via an alarm that will indicate when service is needed.
- Document all communication with and warnings issued to grease trap owners.
- Inspect permitted grease traps regularly.
- Notify the health department or whomever oversees grease trap enforcement following a FOG related back up.

## Develop a Robust Response Plan

**Isolate the problem safely, investigate the cause, communicate with residents or business owners and implement the corrective action.**

- Create a response plan for all sewer backups and SSOs that includes safety training for all involved.
- Train staff on how and what to communicate to homeowners and business owners when discussing the back up with the resident. It is important not to admit fault prematurely, let the claims adjuster do his or her job based on the facts.
- Complete a report that details the location, events of the day, cause of the backup or SSO and action taken. Be sure to always include photos of the scene and property that was damaged or could have been damaged.
- Be timely and responsive to the homeowner, investigate and document the incident thoroughly.



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## Educate the Public

**Teach the public how to spot warning signs of a potential backup and what to do.**

- Communicate with customers via social media and your website.
- Educate your customers and ask for their assistance in solving the problem. Provide an email or text number so that the public can notify your department of any issues quickly.
- In areas where you are seeing “flushable” wipes or other materials that cause blockages, go door to door to explain the problem and ask for compliance.
- Consider working with local schools to educate students about the sewer system and what can and can't be flushed safely.
- Test and use automated call systems that communicate what to do in the event of a backup.

## Report Claims Promptly

Your claims adjuster will advise you on what steps to take. Provide your adjuster with the investigation form and any photos you have taken.

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# Sewer Backup Investigation

Location/Address of Overflow: \_\_\_\_\_

On-site Response Personnel: \_\_\_\_\_

Date of Investigation: \_\_\_\_\_

Property Owner Name: \_\_\_\_\_ Phone: \_\_\_\_\_

|  |  |
|--|--|
| Date of first notification of the back up? How were they notified?                               |  |
| Date of action taken? Describe:  |  |
| Describe any damage to the property  |  |
| Apparent cause of the backup   |  |
| Was a camera used to investigate the cause of the back up? Describe:                             |  |
| Estimated age of the sewer main  |  |
| What type of construction is the sewer main?   |  |
| How often is this section of line inspected or serviced?   |  |
| What is the most recent date of inspection or cleaning at this location?                         |  |
| Describe the last service taken at this location: (flushed, jetted, rodded, etc.)                |  |
| Was the cause of the back up in the main or lateral?   |  |
| Has there been a prior history of blockages in the main? When?                                   |  |
| Are there any businesses, schools or restaurants nearby? How close?                              |  |
| Was the municipality doing any work in the area prior to the backup? If so, what was being done? |  |

**Note:** This is NOT a public document. This form should be sent to your claims adjuster along with photos of the scene. Be sure to include photos showing scale, damage to property and contents and of the cause of the back up. If possible, please also provide the adjuster with a copy of the line camera footage.