

# **DASCO INSURANCE AGENCY, INC.**

**An Independent Agency – Working for You**

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## *Question:*

My sewer just backed up and my basement is flooded .....am I covered?

## *Answer:*

Before we answer this question, it is important to clear up a few things, most importantly, in insurance language, a “Flood” is a very different event from a “Sewer Back-Up”.

Anywhere it rains, it can flood. A flood is a general and temporary condition where two or more acres of normally dry land or two or more properties are inundated by water or mudflow. Many conditions can result in a flood: hurricanes, broken levees, outdated or clogged drainage systems and rapid accumulation of rainfall. For more information about Flooding, please see [www.floodsmart.gov](http://www.floodsmart.gov).

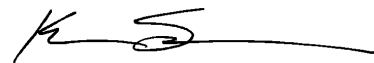
A “Sewer Back-Up” is something that happens, specifically, in your home. It is the backup of sewer lines through drain pipes.

While both a “Flood” and a “Sewer Backup” both result in water in your basement, determining if there is coverage is always going to depend on, what caused the water to be there.

The only way to cover a “Flood” is to purchase a separate Flood Insurance Policy.

The only way a “Sewer Backup” is going to be covered is if the coverage is added, by endorsement, to your Homeowners Insurance Policy.

Please give us a call to discuss either of these options or to review if you currently have these coverages.



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