



***The Village of Poynette***

*Columbia County, Wisconsin*

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## SEWER BACKUP PROCEDURES

The Village of Poynette carries no-fault sewer insurance. This means that the cost of damage or cleanup from sewer backups originating in Village sewer mains will be covered at no out-of-pocket cost to the property owner. Residents do not need to prove that the Village is at fault for our insurance to pay.

This means in the event of a sewer backup that you:

- Need to make arrangements for cleanup. (We can suggest firms that work in the area, but cannot select one for you.)
- Keep receipts or invoices on any costs you incur.
- Record the damage other than cleaning and make damaged property available for inspection by an adjustor. This does not require extensive proof, but does require that you list damaged items and suggest estimated values. Photographs are an excellent way to support a claim.
- Contact your insurer and give us a copy of the “declaration” page from your insurance policy. This is the page where the insurer lists all of the things they don’t cover. Sewer backups are frequently not covered.

Our insurance pays for backups originating in the Village’s main sewer lines only. We do not cover costs caused by backups in the “laterals” leading from your house to the Village sewer mains. Laterals are the homeowner’s responsibility. As long as the backups originate in the Village’s main lines and after homeowners have turned claims in to their homeowner’s insurance carriers for coverage by their policies first, the “no fault” pays for whatever the homeowner’s policy does not cover.

Our insurance protects you, not your insurer. It pays only:

- Your insurance deductible or other reasonable costs your Insurance will not cover, or
- If you do not have sewer coverage