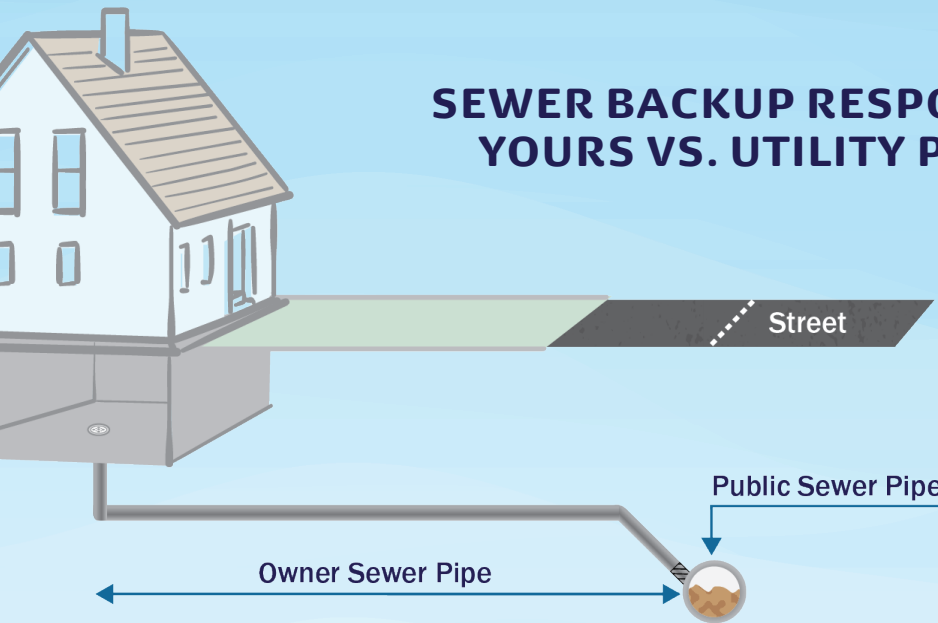


Sewer Backup Overview

A backup occurs when sewage comes up into the home from the sewer pipe through a floor drain, toilet or sink.



SEWER BACKUP RESPONSIBILITY: YOURS VS. UTILITY PROVIDER

Sewer main pipes, typically found under the road, are public property and the responsibility of the utility provider.

Home plumbing, including the connection to the public sewer pipes, are the property owner's responsibility.

For problems with home plumbing or the pipe connecting to the public sewer, contact a licensed plumber for assistance.

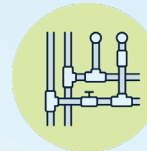
COMMON CAUSES OF SEWER BACKUPS



Blockage in the sewer pipe



Intense rainfall



Indoor plumbing problems

FREQUENTLY ASKED QUESTIONS

Who can I contact after a sewer backup?

- 1 You can contact your sewer provider to report the issue. An investigative crew may be deployed to check on the local system to see if there is an obstruction in the public sewer impacting your property.
- 2 You can also contact a licensed plumber to inspect your plumbing.
- 3 You can contact your homeowner's insurance agent to see if any damage or cleanup work is covered.

Who performs regular maintenance of the local sewer system?

Your utility provider cleans and inspects pipes, makes repairs and improvements, and investigates when a sewer backup is reported.

Where can I get more information?

For more information, visit our sewer resources page at www.oakgov.com/sewerbackups.

Tips to Minimize Risks of a Sewer Backup

DO:



Know where your sewer pipe is located. Identifying your home infrastructure can help in the long run.



Hire a licensed plumber to evaluate your sewer piping and ask about a closed-circuit TV inspection or cleaning schedule to check for blockages.



Add a special endorsement to your homeowner's insurance policy to cover damage from water backing up from a sewer pipe. It'll help you in the cleanup phase if you experience a sewer backup.



Consider installing a backflow prevention system to help prevent a backup.

DON'T:



Pour fats, oils or grease (FOGs) down drains. These will harden in the pipes and can create a blockage.



Flush wipes, diapers or feminine hygiene products. Even so-called "flushable" wipes and hygiene products can get stuck inside sewers or on grease buildup and form clogs.



Store valuables in your basement. Use shelves or cabinets to prevent water damage from a backup.

OTHER TIPS

Explore green infrastructure options. Look for ways to slow down or reduce the amount of rainwater entering the system, which could cause a sewer system to become overwhelmed.

When buying a home, **get a comprehensive plumbing inspection.**

For more information, visit our sewer resources page at www.oakgov.com/sewerbackups.

Michigan Law and Sewer Backups



Under Michigan law you generally cannot sue the government for damage to your property. However, there is a limited exception to this rule for sewer backups. Public Act 222 of 2001 provides an exception to governmental immunity for sewer backups.

HOW DO I FILE A CLAIM?

If you believe you have a claim for a sewer backup and believe your local community, county or other governmental entity is at fault, you must file a claim in writing within 45 days of discovering the damage. Filing a claim or a lawsuit does not guarantee you will be compensated by your utility provider so it's important to protect your property from a backup in other ways. If you choose to file a claim, please note the following:



Take photographs of any damage to help support your claim.



If your claim is filed timely, this preserves your right to file a lawsuit in court.



For more information, contact your utility provider.

For more information, visit our sewer resources page at www.oakgov.com/sewerbackups.