

# Sanitary Sewer Back-ups

## Sanitary Sewer Back-ups - 24 Hour Service

Call during business hours: 8:00 a.m. to 4:00 p.m. - 814-472-8780

After Business Hours: Call 9-1-1

If you have a sanitary sewer backup in your home, please contact Ebensburg Borough prior to contacting a private plumber. Borough personnel will verify that the blockage is not in the main sanitary sewer line serving your home. If you contact a plumber prior to contacting the Borough, and discover that the blockage is in the Borough's main sanitary sewer line, the Borough may not be liable for the cost of the private plumber. The Borough responds to sanitary sewer calls 24 hours per day - 7 days per week.

## Property Damage from Sanitary Sewer Back-ups

If you've ever experienced property damage caused by a sanitary sewer backup, chances are you found that the damage was not covered by any insurance coverage. All local governments in the Commonwealth of Pennsylvania are afforded sovereign immunity against third party claims for property loss damaged under the Political Subdivision Torts Claim Act. Some exceptions do apply, but generally conditions are very specific for exceptions to be validated.

## Insurance Coverage & Loss Protection

The Tort Claims Act states that "a local agency cannot be held liable for a dangerous condition of a water or sewer system unless it had actual notice or could reasonably be charged with notice under the circumstances at a sufficient time prior to the event to have taken measures to protect against the dangerous condition"

Because most water breaks or sewer system backups are unforeseen events, they generally don't fall under this exception. Therefore, damage to your home or property is not covered by the Borough or its' insurance carrier.

Some homeowner insurance policies offer additional insurance to guard against this type of loss. Costs for such coverage is generally minimal. The Borough suggests you contact your homeowner insurance agent to review possible coverage for this type of loss. The time to discovered that you're not covered for this type of claim is not when the event occurs. A little preparation, a few phone calls, and a minimal annual investment may be all you need to give you peace of mind when it comes to these type of unexpected losses.