

Insurance

The City is not automatically responsible when a sewer backs up. There are many reasons for backup that the City cannot control. For example, people dumping inappropriate items such as grease or diapers into the system can create a blockage. Tree roots can grow into and obstruct the lines. Generally, the City is responsible only if it was negligent in maintaining the main sewer lines.

Sometimes your **homeowner's** insurance will pay for sewer backups. Not all policies have this coverage, check with your agent.

If you feel that the damage occurred as a direct result of the **City's** negligence, you can file an insurance claim by calling (763) 706-3634.