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No-Fault Sewer and Water Back-Up Insurance

On the 17th of March, 2020 the Village Board approved the purchase of a No-Fault Sewer and Water Back-Up Insurance Endorsement to assist utility customers who may experience a back-up in their home or business. Standard municipal insurance does **not** cover sewer and water back-ups that are of no fault of the Village and in most cases afforded immunity from damages by Wisconsin State Statutes.

This insurance will cover damages to private property when the Village is not at fault, such as an excessive rainfall that causes the sanitary sewer main to overflow and backup into homes. Back-ups into a home or building due to a failed lift station and/or a blockage in the sanitary sewer would also now be covered by the No-Fault Sewer and Water Back-Up Insurance.

This insurance is for the sole benefit of our sanitary utility customers who may experience sanitary back-ups in their homes/businesses. Claims are paid to the customer who experienced damage caused by backups originating from the municipality's utility piping (watermain, sanitary and storm sewer).

The No-Fault Sewer and Water Back-Up Insurance WILL NOT cover back-ups that are caused by the private lateral that connects your home to the sewer main, this will ONLY cover back-ups caused by issues in the sewer and water main. Coverage for damages due to back-ups in private laterals is available as a relatively low-cost add-on to your homeowner's insurance policy (check your policy!).

The cost of this insurance policy is approximately \$9,000 per year, about \$1.75 per sanitary customer per year. For reference: Based on the national average, sewage cleanup and restoration costs \$7 per square foot, cleanup and restoration of a 1,700 square foot basement is estimated to cost \$11,900.