



Sewer and drain backup

What's your backup plan to protect your home?

More than 500,000 sewer backups occur each year in the United States,¹ yet most homeowners insurance policies don't automatically include coverage for sewer and drain backups. If this happens to you, think of everything that may need to be repaired or replaced once the water/sewage has been extracted: pipes/plumbing, ductwork, carpets/floors, drapes, walls and damaged property. According to the Civil Engineering Research Foundation, the number of backed up sewers is increasing 3% annually.²

A standard homeowners policy may provide limited, if any, coverage for sewage backup or sump pump backups.³ You can purchase an endorsement for backup coverage, but the limits may not provide the appropriate coverage you need for your high value home and contents.

Did you know you may be responsible for maintaining the sewer lateral pipeline between your home and the sewer main? If you are faced with a backup, it's important to ensure your homeowners policy will adequately cover the damage.

How you may be at risk

- Years of normal kitchen activity eventually cause your sewer line to clog and back up into your home. Your entire custom kitchen needs to be torn out and could take six months to restore, at the cost of \$100,000.
- You have extended family staying with you and your bathroom overflows and floods into several adjoining rooms. The damage estimate is \$250,000.

- Tree roots on your property have invaded the sewer lateral line to your home and caused it to back up and flood your home with an inch of foul toxic water. It could take at least four months until your home is restored to a habitable condition and most of your property on the ground floor must be replaced.
- Your home's sump pump fails due to a heavy rainstorm causing water to back up in the finished basement of your home. It could cost \$150,000 to restore the structural damage and replace your destroyed home theater and tarnished wine collection.

Would your insurance policy cover you in these situations? The Nationwide Private Client homeowners policy is designed with these scenarios in mind and will allow you to maintain your lifestyle should you need to be relocated during repairs.

How Nationwide Private Client responds

With our homeowners policy we offer backup sewer and drain coverage up to the policy limit (subject to policy or state-specific deductible).

Our risk solutions professionals provide home surveys for eligible new Private Client policyholders to help identify additional ways you can protect your home and family — and possibly save you money on your premium by implementing protection measures.

Should you incur a water or sewage backup in your home or condominium, we allow you to work with the service professional of your choice to restore your home back to its prior condition.

Why it's important for you

Coverage for backups caused by sewers and drains is not the same as flood insurance. Talk to your agent about whether or not you are adequately protected for sewer and drain backups.

Nationwide Private Client offers these added benefits:

- Claims: Exceptional claims handling provided by Nationwide Private Client.
- Additional living expense: If you are required to leave your home during restoration, we include loss of use coverage to pay for the increase in your normal living expenses necessary to maintain your standard of living for the reasonable amount of time required to restore your home to a habitable condition — with no dollar limit or deductible.
- Deductible waiver: We will waive deductibles up to \$50,000 for covered losses greater than \$50,000 with our protection endorsement or for a covered total loss under our base homeowners policy.⁴
- Financial strength: Nationwide, a Fortune 100⁵ company, is one of the largest and strongest diversified insurance and financial services organizations in the U.S. and is rated A1 by Moody's and A+ by both A.M. Best and Standard & Poor's.⁶
- Charitable giving: At Nationwide, we strongly believe in being good corporate citizens where we work and live. Since 2000, the Nationwide Foundation has committed more than \$355 million to charitable organizations across the U.S. Nationwide Private Client continues to demonstrate this core value through its Partners in Giving program, helping numerous lives each year.

Why Nationwide Private Client

Nationwide Private Client is dedicated to helping protect the assets and reputations of our clients. Our highly personalized insurance products, services and concierge-style claim management are thoughtfully designed to meet the distinctive needs of affluent individuals and families. We are committed to providing you a superior experience whenever you need assistance.

¹According to the Association of California Water Agencies.

²[iii.org/article/sewer-backup](http://www.iii.org/article/sewer-backup)

³Based on a standard HO-3 policy <http://www.iii.org/article/are-there-different-types-policies>

⁴Unless a special deductible applies.

⁵Based on revenue, Fortune (June 2015).

⁶Ratings affirmed 9/12/13 by Moody's, 4/2/14 by A.M. Best, and 5/13/14 by Standard & Poor's.

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