

Wastewater Backup Insurance

As homeowners, there are some things we just don't like to think about and hope we never have to confront. Wastewater backup is one of those things near the top of the list.

Unfortunately, wastewater backups do happen to unsuspecting homeowners. These backups can ruin valuables and cause costly damage to a home. To make matters worse, 80 percent of all wastewater backups are not covered by most insurance policies.

WHAT IS WASTEWATER BACKUP INSURANCE?

Wastewater Backup Insurance provided by Colorado Springs Utilities helps you protect your valuables where most insurance stops. You're covered for wastewater backups entering your home through sewers or drains, whether the cause is on or off your property. You're even protected against "Acts of Nature."

Even though Colorado Springs Utilities has an excellent record of minimizing wastewater backups, more than 80 percent of backups in Colorado Springs are accidental and not preventable. They also account for around \$1 million in property damage annually in Colorado Springs.

WHAT KIND OF PROTECTION CAN I GET?

Wastewater Backup Insurance has three individualized plans; one for homeowners, one for renters and one for landlords. Even our highest level of coverage is about 30¢ a day, a reasonable price to pay for peace of mind.

Don't forget, all fees are conveniently included on your Colorado Springs Utilities bill.



30-DAY REVIEW PERIOD

If you are not completely satisfied with your Wastewater Backup Insurance, cancel within 30 days of receiving your certificate of insurance. Any fees you might have paid will be refunded.

SHOULD YOU BE CONCERNED ABOUT WASTEWATER BACKUPS?

Ask your insurance agent these three questions:

- 1) Does my insurance cover wastewater backups?
- 2) If yes, what is the limit of coverage and deductible?
- 3) Am I covered if the cause is off-property or due to "Acts of Nature?"

If you discover, as many homeowners have, that your coverage for wastewater backups is limited, call us. Just a few minutes of your time could take this troublesome topic off your mind for good.

Wastewater Backup Insurance

HOMEOWNERS

Coverage for homeowners includes damage to dwelling and personal property including carpeting and household appliances. This certificate of insurance pays after any homeowner or property policies in effect. If there is no policy in effect, then Wastewater Backup Insurance will provide primary coverage.

HOMEOWNERS WASTEWATER BACKUP INSURANCE

Level of Coverage	Maximum Amount of Coverage (dwelling)	Maximum Amount of Coverage (personal property)	Monthly Fee*
\$ 7,000	\$ 5,000	\$ 2,000	\$ 5.60
\$ 10,000	\$ 5,000	\$ 5,000	\$ 6.65
\$ 20,000	\$ 13,000	\$ 7,000	\$ 9.45
\$ 30,000	\$ 21,000	\$ 9,000	\$ 11.09
\$ 40,000	\$ 29,000	\$ 11,000	\$ 12.01
\$ 50,000	\$ 37,000	\$ 13,000	\$ 12.60

*This monthly fee includes a \$.50 non-refundable processing fee. For renters, a \$250 deductible per occurrence will apply. For homeowners and landlords, a \$500 deductible per occurrence will apply.

POLICY EXCLUSIONS

- 1) Damage caused by floodwaters that do not enter the property through the wastewater system.
- 2) Damage caused by overflow or discharge of a sump pump, plumbing, heating, air-conditioning, fire-protective sprinkler system or a household appliance.
- 3) Vacant properties; properties that are NOT a one-, two-, three-, or four-family dwelling; condominiums; and residences with septic tanks are not eligible for coverage.
- 4) Damage caused by negligence of or a fault of the sewer service provider.
- 5) Damage caused intentionally by an insured.
- 6) Does not cover damage to customer's service line.
- 7) Does not cover damage to mobile or modular homes.
- 8) Exclusions vary by plan.

This is a brief description of the Wastewater Backup Insurance program. Upon enrollment, see your certificate of insurance for complete details, including limitations and exclusions.

RENTERS

Coverage for damage to personal property and tenant-owned appliances. Unfortunately, not all renters insurance protects you from wastewater backups. Ground-level residents are especially vulnerable to damage from wastewater backups. This certificate of insurance pays after any property policies in effect. If there is no policy in effect, then Wastewater Backup Insurance will provide primary coverage.

RENTERS WASTEWATER BACKUP INSURANCE

Maximum Amount of Coverage	Monthly Fee*
\$ 2,000	\$ 2.69
\$ 5,000	\$ 3.61
\$ 7,000	\$ 4.20
\$ 9,000	\$ 4.79
\$ 11,000	\$ 5.14
\$ 13,000	\$ 5.36

LANDLORDS

As a landlord, your certificate of insurance pays for dwelling damage. In addition, it pays for damage to carpeting and built-in household appliances. This certificate of insurance pays after any property policy in effect and is the primary coverage if there is no property policy in effect.

LANDLORDS WASTEWATER BACKUP INSURANCE

Maximum Amount of Coverage	Monthly Fee*
\$ 5,000	\$ 3.85
\$ 13,000	\$ 6.06
\$ 21,000	\$ 7.24
\$ 29,000	\$ 7.81
\$ 37,000	\$ 8.16

For more information on Wastewater Backup Insurance or any of our other helpful solutions, contact one of our specialists today at **719-448-4800** or visit www.csu.org.