

Utility Insurance

Most utility companies offer a very inexpensive insurance in case of damage to the water and sewer lines. Call me if you want a brochure and to see if your home qualifies for the Insurance!

Beyond the backhoe? Sewer line replacement alternatives

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Traditional sewer line replacement used to be your only option, but now there's trenchless technology and pipe bursting. (Photo courtesy of Rick Adams)

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by Ellen Miller

Tree roots often invade and clog broken sewer lines. Experts say copper sulfate, available from plumbers and garden centers, repels roots. While this may only be a temporary fix, it can buy time before extensive work is required. The Indianapolis Department of Public Works recommends this process, once in spring and again in fall:

- Pour 2 pounds of medium-sized copper sulfate into toilet bowl, a half cup at a time.
- Flush toilet after each addition.
- Leave the last half cup of copper sulfate in toilet bowl overnight before flushing.

Will insurance help?

Homeowners' insurance policies generally exclude sewer line replacements needed due to damage caused by gradual wear and tear. However, adding a sewer and drain endorsement, which costs about \$50 to \$100 a year, often pays for damaged carpet and other losses from a sewage backup, says Joe Luchik, an agent with highly rated May Insurance & Financial Services Corp. in Fishers.

Citizens Energy Group, which oversees Indianapolis' sewer and water systems, offers a \$14.95-per-month UtilityShield protection plan. It covers inside gas, electric, water and sewer lines and outside water and sewer, spokesman Dan Considine says. The outside sewer line plan pays up to \$4,000 to repair or replace a broken or leaking lateral, and up to \$4,000 if street cutting is required. Tree roots, a major cause of backups, are subject to extra exclusions specific to sewer lines.

Anthony Swinger, spokesman for Indiana's Office of Utility Consumer Counselor, advises consumers to carefully review any utility line plan for limitations, hidden fees and specifics, such as who will perform the work.

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