

# What to do if your property is flooded by sewage



**SOUTH WEST WATER**

## **We're very sorry if you've recently experienced the distress and inconvenience of sewer flooding**

If your home is flooded, we'll make every effort to help you and, in addition to any claim you make on your household insurance policy, we'll pay appropriate compensation as detailed here.

### **What help will South West Water offer me?**

We'll clean up any sewage debris outside your property and, if the flooding is internal, we can put you in touch with our specialist cleaning contractors – or you can make your own arrangements if you prefer.

Our contractors operate an emergency service and work with most major insurance providers who cover this service.

In addition to cleaning up, they can:

- Identify safety hazards
- Identify hidden water damage
- Write a damage report for your insurance claim
- Identify clean-up steps that won't prejudice an insurance claim
- Liaise with your insurance company on your behalf
- Offer advice if you're not insured.

You must contact your insurance company which will usually provide 'new for old' cover for any damage. They'll tell you what steps you need to take to ensure the terms and conditions of your policy are met.

### **Uninsured losses**

Most insurance policies cover damage caused by sewer flooding but if you're not covered, we'll pay for the initial clean-up costs.

Although we're unlikely to be liable, we'll consider making a payment for uninsured losses on an individual basis.

Our contractors can help you prepare your claim. If we agree to make a payment, this usually only covers replacement costs. We consider age and wear and tear when deciding how much to pay.

Any payment we make is made as a goodwill gesture and is not a legal admission of liability for any damage caused, and the damaged goods become our property.

You must obtain our agreement before you spend any money. In most cases, we won't agree to meet any claim after you've spent the money.

### **Why isn't South West Water liable for damage caused by flooding from their sewers?**

Legally, we can't stop connections to our sewers once planning permission has been granted. Therefore, we have no real control of the volume of water entering our sewers or what customers may discharge into them. For this reason, we're not liable unless the flooding is caused by our neglect.

### **Who's responsible for the sewerage system?**

The sewerage system is made up of public sewers, private sewers and private drains. We're only responsible for the public sewerage system which carries wastewater away from homes and businesses for treatment at our wastewater treatment works.

If the flooding is caused by a blockage in a public sewer, we'll arrange for the blockage to be cleared at our cost.

Customers who are served by private cesspits, septic tanks or a private sewer are responsible for their repair and maintenance.

## **Does South West Water investigate the cause of the flooding?**

We investigate every internal flooding incident to establish the cause and will provide you with a named contact who'll be able to answer your questions.

We aim to complete our investigation within 10 working days, but it may take longer if other organisations, such as a local council need to be involved.

Your named contact will confirm the cause of the flooding following our investigation and, if we're responsible, will let you know if there's any work we plan to carry out as a result.

## **Am I entitled to any compensation?**

If we know that your property has been flooded internally from the public sewer, we'll make an automatic payment equal to your annual sewerage charge within 20 working days of the flooding – with a minimum payment of £150 and a maximum of £1,000.

In the case of external flooding, you can claim compensation. If we agree that a payment is due, we'll make a payment equal to 50% of your annual sewerage charge within 20 working days of receipt of your claim – with a minimum payment of £75 and a maximum of £500.

If either internal or external sewer flooding occurs due to exceptional weather conditions, strikes or actions of third parties, or if we're not informed within three months of the flooding, we're not required to make a payment.

## Health and safety advice

If you continue normal hygiene precautions and follow these instructions, your health is unlikely to be at risk.

If your property is flooded with sewage:

- Avoid contact with the sewage
- Protect cuts and grazes with waterproof dressings and wear protective clothing
- Wash your hands after any contact with the sewage and disinfect footwear
- Don't eat any fruit or vegetables growing in the garden if it's flooded – crops shouldn't be planted for at least six months after sewer flooding. In the following six months, crops may be planted provided they're not harvested within 12 months of the flooding.

**If you swallow anything contaminated by sewage, or if you suffer vomiting or diarrhoea, you should contact a doctor immediately.**

## What causes sewer flooding?

Sewers are designed to take sewage from properties and in most cases surface water which runs off roads, footpaths and paved areas. While our sewer system can cope with day-to-day volumes, exceptional weather can overwhelm it and cause flooding. A sewer collapse, pumping station failure, or blockage caused by root growth can also result in flooding.

However, most sewer flooding incidents from public sewers are the result of heavy rainfall, flooding from highways, rivers and other watercourses, insufficient land drainage, surcharge from private sewers and drains, and blockages caused by misuse of the sewers.

## What we're doing to combat sewer flooding caused by misuse of the sewers

In an average year we remove over 1,800 tons of inappropriate material from the sewer system – enough to fill 148 double decker buses. We clear around 8,500 blockages at a cost of £4.5 million each year. As a result, we've launched a campaign to educate people about the consequences of misusing the sewer system.

### What can I do to prevent sewer flooding?

Help stop the block by only flushing the three ps - pee, paper and poo. Bag and bin all soiled wipes, sanitary products and moist toilet tissue. Cleaning wipes and cleansing pads can go straight in the bin.



### Contact us

Services helpline: 0344 346 2020\*

8am - 6pm Mon - Fri

Emergencies only outside these times

(Minicom 0800 169 9965)

Richfords Fire and Flood: 0800 096 1212

ServiceMaster Clean; 01803 200278

To make a compensation claim, write to:

South West Water, Customer Services,  
Peninsula House, Rydon Lane, Exeter, EX2 7HR

\*03 numbers are charged at standard rates and will be included in any free minutes in a mobile or landline phone contract.