IMPORTANT NOTICE FROM SUSQUEHANNA TOWNSHIP AUTHORITY

From time to time, sewer lines may unfortunately experience backup conditions resulting in sewer entering your home through drains or other plumbing facilities. Such conditions are normally the result of line blockages despite regular cleaning and root cutting by the Authority throughout its system. If such conditions do occur, please immediately contact the Authority at 545-0116, who will promptly assist in determining the location and cause of the backup.

The Susquehanna Township Authority is generally not legally responsible under the laws of the Commonwealth of Pennsylvania for any costs for cleanup or repair. However, and more importantly, many insurance carriers <u>do provide</u> insurance coverage for such expenses under their homeowners' policy, but normally only by specific coverage endorsement, or modification, at a reasonable cost. <u>You are strongly urged to contact your insurance agent to discuss obtaining this coverage providing for damages resulting from backup of sewers and drains.</u>

Water damage is the toughest of all claims. If water comes in through a sewer, drain or sump pump backup, it will only be covered if you have the Sewer and Drain Endorsement or Enhancement Endorsement.

The endorsement on your policy will cover the damages up to the limit that you set when buying the policy. It is important for the limits of the endorsement to be enough to protect all of the niceties of your underground basement/den. If you have made improvements, make sure to let your insurance Agent know.