



OLYMPUS
INSURANCE

Best Practices in Water and Sewer Line Loss Events

SPRING RISK CONFERENCE
THE ELEMENT EVENT CENTER
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Utilities

As long as we have had running water and sewer collection...

We've had line breaks, clogs, and resultant damage when water or waste water goes where it should not.



Historically

Legal responsibility has been established, when:

- We failed to maintain lines
- We become aware of a problem, but do not address the problem in a timely manner.



Example

A water crew is notified of a leak in a water line, but decides to hold off repair until a later time.

The line fails and results in a flood out and significant damage to several homes.



Failures may arise from other factors

Someone putting something in a line.

Tree roots.

Settling.

Corrosion.

Faulty joints or fittings.



Homeowners Insurance

For many years most homeowners insurance carriers would cover 'accidental water discharge', that could arise both inside or outside of the home.

Many carriers now limit the coverage to water events that arise from inside the home.



Homeowners Insurance

Many carriers offer an elective coverage for the backup or sewers and drains, but many homeowners do not elect the purchase this coverage.



Who is responsible?

We may not be legally responsible, but are still expected to make restitution.

The latin phrase, 'Res Ipsa Loquitur', the matter [event] speaks for itself.

Impacted homeowners and businesses look toward the water or waste water utility to make redress.



Best Practices in Water and Sewer Events

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Expertise.

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