

## Personal Touch

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### Sewer backup: unpleasant and expensive

A sewer backup in your home is not only extremely unpleasant, it can also be quite expensive.

Property is often damaged, and there are cleaning costs to consider. Unfortunately, some people end up paying out of their own pockets because they were unaware their **homeowners insurance** did not cover this liability. In many cases, a special **sewer backup coverage** endorsement must be purchased to cover this costly problem.

#### *What Causes Sewer Backup?*

Many homeowners are not aware that they hold responsibility for the maintenance of their house or sewer lateral, which is the pipeline that runs between the building and the city sanitary sewer, usually located in the street. This responsibility includes any part of the sewer lateral that may extend into the street. The following should be considered when evaluating the risk of sewer backup in your home:

**Tree Roots:** Plant life seeking moisture can make its way into even small cracks in your sewer line. Roots of your trees and shrubs may start out small; however, they will grow as the plant flourishes, and they may eventually travel a long way from the trunk. These roots can cause blockages in sewer pipes and further pipe damage, which eventually may lead to backups in your home.



Responsibility for sewer cleanup in the event of root damage depends on the owner of the trees or plants responsible. If city trees are suspect-

ed, samples of the damaging roots can be used to help identify which trees caused the damage and who is responsible for cleanup. When blockages are caused by both city and private trees, the city and the property owner may split the associated costs.

**Sanitary Main:** If blockage in a city sanitary main is not detected in a timely manner, sewage may back up into a home through its floor drains. Usually, the backup happens slowly over time, which gives the property owner time to call a professional to assess the damage. However, if sewage is entering your home quickly, report the problem immediately to the city public works office.

#### *Prevention Methods*

In order to help prevent this unpleasant and costly problem from occurring in your home, consider the following:

- **Dispose of Grease Properly—** Cooking oil should be transferred



# Did You Know?

## Is your child ready for a seat belt?

Every year, children die because of injuries sustained in motor vehicle accidents. Many of these injuries and deaths could be avoided if adults would take the time to secure children in safety seats that are properly anchored to the car's permanent seating. According to the National Highway Traffic Safety Administration (NHTSA, 2006), child safety seats prevent 71% of potential infant fatalities and 54% of potential toddler fatalities when properly installed and used.

### *Safety Seat Recommendations*

Many may be surprised to learn that SafeKids Worldwide, an organization with a mission to prevent childhood injury, recommends that a child seat be used until a child reaches at least age 8 and 80 lbs (2006). The following types of car restraints should be used as your child grows:

- **Infant Seats**—A child should ride in an infant seat, placed in the back seat and facing the rear of the car, from birth until 20 lbs. or one year of age.
- **Convertible Safety Seats**—These seats can convert from rear-facing to forward-facing when a child reaches one year of age or 20 lbs. in weight. Convertible seats should be used in the back seat of a car until a child reaches age four or 40 lbs. in weight.
- **Booster Seats**—When a child has clearly outgrown a smaller, convertible seat but is not yet large enough for the car's safety belt system, a booster seat should be used in the back seat of a car along with the car's shoulder and lap belt system.
- **Safety Belts**—When a child is large enough to properly "fit" an

adult safety belt, usually over 80 lbs, at least 4' 9" in height, and between 8 and 12 years of age, he or she can ride without using the booster seat. A properly secured safety belt should fit snugly across the thighs, not over the stomach; over the shoulder, not across the neck and throat; and across the chest. A child's legs should also be able to bend easily over the edge of the vehicle's seat.

It is especially important for children to ride in the back seat of the car until they have grown to fit a seat belt. Front passenger air bags inflate at speeds up to 200 miles per hour, which could cause serious injury to both rear- and



front-facing children. If a child is unbelted, too small for the lap and shoulder belt to fit properly, or incorrectly positioned in a safety seat, the

child may be too close to the bag when it inflates, increasing the risk of serious injury or death.

### *For Your Child's Protection*

No matter how much an older child may fight a safety seat, it is important to be sure he or she is ready for an adult safety belt before removing other restraints. When using the car's safety belts, be sure to never tuck the shoulder belt behind a child's arm or back, and use lap belts only as a last resort when more effective shoulder and lap belts are not available. Using the proper restraints when traveling with your child may help prevent an injury or death in the event of an accident.

### *Older Americans Working Less*

Americans now enjoy longer life spans, but fewer older Americans are working into the later years of their lives. According to the report "65+ in the United States: 2005," compiled by the U.S. Census Bureau, only 19% of men age 65 or older were part of the labor force in 2003, compared to 46% in 1950. Since 1950, women have joined the labor force in increasing numbers; however, the percentage of working women age 65 and older has remained unchanged at 10%.

### *Identity Theft Targets*

According to a report by the Federal Trade Commission (FTC), 37% of the 685,000 complaints received in 2005 by Consumer Sentinel, the FTC's fraud complaint database, involved identity theft. The most common type of identity theft fraud involved credit cards (26%), followed by those concerning phone and utilities (18%), bank accounts (17%), employment (12%), government documents or benefits (9%), and loans (5%).

### *Safety Belt Use on the Rise*

According to a nationwide survey by the National Highway Traffic Safety Administration (NHTSA), safety belt use rates have risen to 82%, the highest level in national history. Based on 2005 data, safety belt use was shown to range from 60.8% in Mississippi to 95.3% in Hawaii. The NHTSA estimates that safety belts prevent around 15,700 fatalities and 350,000 injuries each year.

# For Your Information



## Summer Safety Concerns

As the days get longer and the weather warms, families begin to turn to the outdoors. In order to encourage summer safety, the American Red Cross highlights activities that may expose adults and children to risk of injury, offering safety information and tips to avoid these risks. Visit their website, [www.redcross.org](http://www.redcross.org), for specific tips concerning water activities, boating, sun exposure, hiking, and camping.

## Saving Energy with Older Equipment

Since the average American home spends 20% of its energy bill to power appliances and home electronics, such as clothes washers and dryers, computers, and water heaters, many purchase new energy-efficient equipment in an attempt to lower energy costs. However, even if you own older equipment, you may still be able to save on energy costs by using power-controlling devices that reduce energy consumption. Visit the U.S. Department of Energy's website at [www.doe.gov](http://www.doe.gov) for more tips on saving energy in your home.

## Beware of Tax Scams

In order to increase public awareness and avoid abuses to our tax system, the Internal Revenue Service offers educational materials about tax scams through their website, [www.irs.gov](http://www.irs.gov). Each year, the IRS highlights a "dirty dozen," reminding taxpayers to avoid schemes that promise to eliminate taxes or create results that are too good to be true. In addition, the IRS also offers several options to report suspected tax fraud activity.

## Anti-theft devices a deterrent to crime

Motor vehicle theft is an all too common, and costly, occurrence. Unfortunately, you may only have limited, practical control over some of the main factors that influence vehicle theft trends, such as where you live or work. Many stolen vehicles are never found, and those that are recovered are often stripped, vandalized, or destroyed. While newer models come out each year offering innovative strategies for deterring theft, the bottom line is every vehicle, new or old, is at risk of theft.



To deter or reduce the likelihood of your car being stolen, you may want to consider installing anti-theft devices, such as electronic alarms, engine disablers, and steering locks. In short, anything that makes stealing a vehicle more challenging or time-consuming will help deter a thief. To prevent a likely theft, a "layered approach" to protection is most often recommended.

### Common Sense

**Layer One** is common sense—perhaps the simplest and most cost-effective way to thwart would-be thieves. Remove your keys from the ignition, roll up all windows, lock all doors, keep tempting articles out of sight, and always park in well-lit areas.

### Visible Devices

**Layer Two** is a visible or audible device that alerts auto thieves to the fact that a vehicle is protected. Examples

include audible alarms, steering wheel locks, steering column collars, theft-deterrent decals, tire locks, and window etching.

As a visible deterrent, many glass companies will etch a vehicle's identification number (VIN) into each glass surface for a nominal (or no) fee. Because these marked windows will need to be replaced in order to "remarket" the vehicle, it may be less appealing to potential car thieves.

### Ignition Protection

**Layer Three** is a protective device that prevents thieves from bypassing your ignition and hot-wiring your vehicle. Some electronic devices have computer chips in ignition keys; others inhibit the flow of electricity or fuel to the engine until a hidden switch or button is activated. Popular devices in this category include "smart" keys, fuse cut-offs, and kill switches, as well as starter, ignition, and fuel disablers.

### Tracking Systems

**Layer Four**, the final layer of protection you can install, is a tracking system that emits a signal to a police or monitoring station when a vehicle is reported stolen. Tracking systems are known to be particularly effective in helping authorities recover stolen vehicles.

Using common sense costs no money and can go a long way toward protecting your car from theft. However, it may be wise to go one step further. If you do not already have an anti-theft device in your vehicle, you might want to consider some of the available options described above. While taking precautions is always recommended, you should also make sure that your insurance coverage is adequate should a theft take place.

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into a heat-resistant container and allowed to cool before being thrown away. Washing grease down the drain with hot water does not prevent it from solidifying later as it cools. This solid grease could build up over time and cause blockages in plumbing and sewer systems.

- **Dispose of Paper Products**—Paper towels, disposable or cloth diapers, and feminine products do not deteriorate quickly, as bathroom tissue does. These can cause serious problems in a property owner's sewer lateral and the city main.
- **Replace Your Line with Plastic Pipes**—Plastic pipes can prevent tree roots from entering your sewer line.

Cut trees periodically if they are a continual problem in your sewer lateral.

- **Install a Backwater Prevention Valve**—A properly installed fixture added to a sewer line allows sewage to flow out, but not back in, preventing sewer backflows. The installation and maintenance costs of these valves are the responsibility of the property owner.
- **Avoid or Replace Illegal Plumbing Connections**—It is not only illegal to connect French drains, sump pumps, and other flood control systems to your sanitary sewer, but silt and debris from these systems can also clog your sewer line. A licensed

plumber can correct any illegal connections.

### *Protection with Insurance*

Sewer backups can lead to disease, damage to your home and property, destruction of your personal belongings, and serious electric malfunctions. Prompt cleanup of the affected areas may help you prevent further damage and mold growth. In addition, make sure sewer backup coverage is a part of a well-rounded insurance program designed to protect your home, your family, and your valuables. Give us a call. We are happy to discuss your needs and coverage options.

## Safety tips for storms

**A**part from obtaining insurance coverage, there are several steps you can take to prevent or help minimize damage to your property and protect yourself during a storm. Consider the following:

- Map an escape route long before it is needed, and arrange a specified meeting place with family members.
- Store extra supplies of bottled water, canned food, medications, flashlights, and batteries.
- Reinforce windows with diagonal tape, storm shutters, or boards before a serious storm occurs.
- Make sure all outside property, such as lawn furniture, grills, etc., is firmly secured before a serious storm occurs.
- Store boats in the safest place possible, and make sure that mooring lines are tight and secure.
- Photograph or videotape the belongings inside your house for your records. Keep a copy of the pictures or videos in a safe-deposit box, preferably at a location outside your home.
- Refer to local weather forecasts, and follow their recommendations according to when a storm is expected to hit your area.

Storms may be unpredictable and sometimes severe, but if you take the necessary steps, you can be prepared. Give us a call. We will help you obtain the insurance coverage necessary to protect your home and valuables.

