

If you own a home in North Carolina, then you probably have a [_____ NC homeowners insurance policy_____](#)

If so, you need to understand the sewer backup coverage option and whether you need this protection or not.

At

[_____ Clinard Insurance Group in Winston Salem, NC _____](#)

_____, we insure thousands of homes and we are often asked about this very misunderstood add on coverage to the home insurance policy. In helping new clients with their policies we have found many homeowners

who need this protection,

haven't added to their policy and some who don't need it, are wasting their money purchasing it.

So, what is the skinny on this coverage?

First of all, a quick explanation. Sewer backup coverage will pay the clean up and damages costs of a backup of your sewer system into your home. And
yes, this does happen more often than you may realize.

There are various causes but suffice to say, if it hits your home, you will have an awful mess on the lowest level of your home.

And cleanup is expensive.

Now, what few people understand is that this coverage is already built in to some people's

homeowners insurance policy in North Carolina. That is because if the sewer system that backs up into your home is your own septic system, then the [NC home insurance policy](#) covers this loss automatically.

The problem comes when you experience a back up of a sewer system that is not owned by you.

For instance, if you are on a city or county sewer system, and their system causes a backup of sewer into your home, your policy is not going to cover this loss unless you have added the backup of sewers and drains coverage to your policy.

And good luck trying to collect for damages from your city or county sewer manager.

So the simple answer is that if you own a city or county sewer service, then you should add the back up of sewers and drains endorsement to your [NC homeowners insurance policy](#) . The cost of this endorsement is usually around \$25 per year and your regular deductible will apply to this protection.

If you have any questions about your homeowners insurance policy or want to know more about this important endorsement, please feel free to call our office, toll free, at 877-687-7557 or visit us on the web at www.clinardinsurance.com