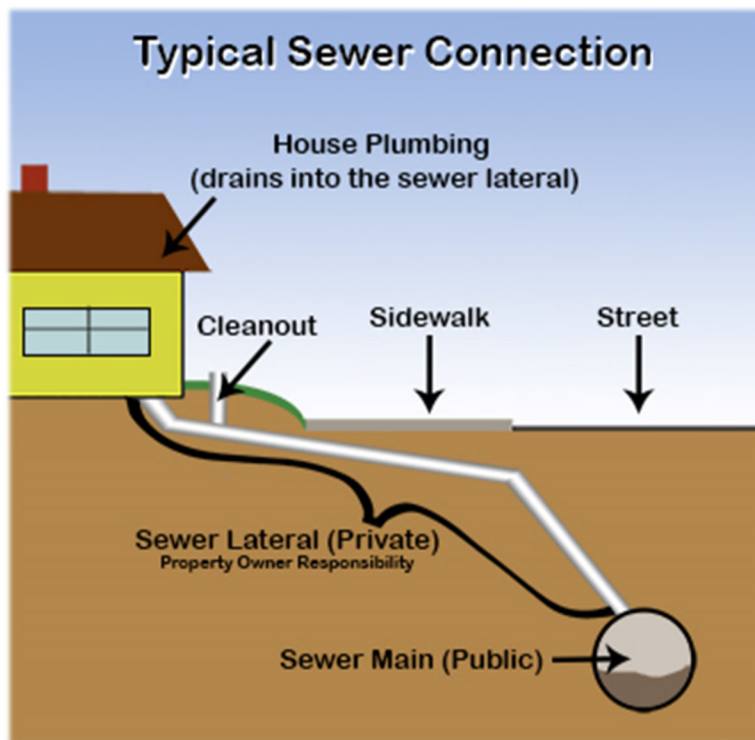


Is There Sanitary Sewer Lateral Coverage Offered By My Insurance Provider?

Many residential home insurers now offer additional coverage under their homeowner's policies for the sanitary sewer lateral buried underground, outside of the home, to the point of connection on the public sewer main. These policies, often called "endorsement" or "insurance riders," generally cover issues such as leaks, breaks, rust or other corrosion, deterioration, and root infiltration. This coverage may pay to repair or replace a damaged sewer lateral, up to a specified amount stated within the policy.

Per The Galesburg Sanitary District's Ordinance 406 Section 418, "The building sewer from the building drain to the connection with the public sewer shall be maintained by the owner at no expense to the District." This means, it is the responsibility of the homeowner to repair, inspect & maintain the sewer lateral and all associated costs are the responsibility of the homeowner.



To better understand what is considered the private sewer lateral, refer to the illustration provided. The full extent of the private sewer lateral is from the home foundation to the connection to the public sewer, owned and maintained by The Galesburg Sanitary District.

If you are interested in securing this coverage, you should contact either your insurance company or your trusted insurance professional, such as an agent or broker, to learn if your insurer offers this coverage, and to review the terms and exclusions, and the cost of this coverage. Availability and policy terms, and cost for this coverage will vary, depending on the insurer.