

Sewer Lateral Insurance Program



City of Ellisville
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September 2014

On August 3, 1999, Ellisville voters approved the Sewer Lateral Insurance Program. This program became effective January 1, 2000, providing coverage to assist homeowners with the cost of repairs to residential sewer lateral service lines.

Steps in Sewer Lateral Insurance Program

1. Identification of a defective private sewer lateral
 - ⇒ Blockage (irresolvable by private cabling)
 - ⇒ Cave-In (investigated by City and MSD)
 - ⇒ Leakage (raw sewage on ground)
2. Application to City by homeowner
3. City contractor performs video inspection and locates defective section.
4. Upon City authorization, homeowner obtains three bids from City approved contractors.
5. Homeowner has work performed by contractor approved by the City.
6. Payment is made by the City to the contractor upon completion of work.

Who is responsible for repair costs associated with a sewer lateral repair?

The homeowner is responsible for repairing problems with their sewer lateral. Average costs of these repairs are typically \$3,000, or more. MSD does not pay for sewer lateral repairs. The City Sewer Lateral Insurance Program is designed to assist the homeowner in covering this expense.

How does Ellisville's Sewer Lateral Program Work?

Ellisville's program applies to residential property containing less than six (6) or fewer dwelling units. The cost of the program is funded through an annual fee not to exceed \$28.00, which will be placed on the property owner's County property tax bill.

The portion of the private sewer lateral covered by the insurance program is the pipe, which carries household wastes to the MSD sewer main, and which lies between the structure foundation wall, or exterior wall, to the sewer main in the street or sewer easement. The insurance does not include a sewer line located under any part of the building, nor does it include pumps or lift equipment. Properties that do not connect to MSD sewer mains, or which have individual disposal systems such as septic fields, are assessed the annual fees, but are excluded from the insurance program.

What steps do I take if my sewer lateral becomes blocked?

In the event a cave-in appears in a yard or in the street that you believe is caused by a defective sewer lateral, notify the City of Ellisville at 636-227-9660. The City and MSD will investigate the cave-in and the homeowner will be notified in the event it is caused by a breach or defect in the private sewer lateral. If the cave-in is caused by a private sewer lateral, the homeowner is responsible for its replacement.

The homeowner may be eligible for assistance under the City's sewer lateral insurance program and may file an application with the City.

What steps do I take if my sewer lateral becomes blocked?

If you experience a blockage of your lateral sewer service line, the first thing to do is have your sewer lateral cabled. Cabling a blocked sewer lateral is a home maintenance expense, thus the cost of cabling is not reimbursable under the insurance program.

If the blockage is not resolved by cabling of the line, you should file an application with the City. If it is determined that the repair of the lateral is covered by the insurance program, the cabling of the line will be a reimbursable expense up to \$250.00.

How do I apply for the insurance program?

Applications are available at the City of Ellisville City Hall, #1 Weis Avenue, Ellisville, MO 63011, or online at www.ellisville.mo.us.

The City may authorize arrangements with a City contractor to video inspect the line. If cabling is required prior to the video inspection, and if the camera inspection shows that no further problem exists following the cabling of the line, you will be responsible to the contractor for the cost of cabling, as well as, the video inspection.

Videos performed without prior authorization from the City of Ellisville will not be accepted or reviewed.

If the inspection shows that the sewer lateral service line requires repair or replacement, the City will provide you with a plan depicting the scope of work and authorize you to arrange for three (3) written bids for such repair, or replacement from the City's list of authorized contractors. After obtaining three (3) written bids, the City will select a contractor to perform the work.

The contractor must submit an itemized bill to the City upon completion of the work. If the contractor requests a change in price from the bid after the work has begun, such changes must be approved by the City of Ellisville.

What work is covered by the insurance?

The corrective work, which is subject to reimbursement from the insurance fund, is limited to excavation, repair or replacement of only the defective portion of the sewer line, backfilling, repairing sidewalk, driveways, and street pavement, and seeding and strawing of the disturbed portion of the yard.

It is the responsibility of the contractor (and covered by the insurance policy) to replace or repair sidewalks, driveways, and streets damaged or removed in order to accomplish the repair. In the event that accessory structures such as fences, sheds, garages, etc. are in the path of the lateral and lie over the damaged portion of the lateral, the City reserves the right to reroute the lateral, or to remove and replace the fences, landscaping, or accessory structures.

The City insurance program covers repair, relocation, or damage to underground sprinkler systems, underground dog fences, trees, fences, and landscaping.

How do I get the insurance fund payment?

After the work is completed by the contractor you must submit a statement that the work has been completed to your satisfaction.

Upon receipt and approval, the City will forward a check to the contractor for the eligible costs.

Selling your Home?

Residences in the process of being sold will not be considered for the Sewer Lateral Insurance Program unless the owner of record makes application due to an actual blockage, along with a paid receipt for a recent attempt to correct the same. Cabling of a blocked sewer lateral due to roots, minor cracks, and/or minor joint separations are not covered by this Program.

Additional Information

The City has no obligation or responsibility for the performance of the contractor and no responsibility for any damages caused by the owner's property because of sewer line defects.

When the City determines an emergency or special circumstances exist, the bidding requirements may be waived by the City. In these special situations, a specific contractor of the City's choice may be authorized to repair the sewer lateral line.

If the City is notified of, or otherwise becomes aware of, the probability of a leaking sanitary sewer lateral, then the City will take appropriate steps to identify the cause. This may include a dye test, video inspection, or any other steps deemed necessary. The homeowner is responsible for repair or replacement of a leaking or defective sewer lateral. You may be eligible for assistance under the Sewer Lateral Insurance Program.

If the required criteria listed in this brochure is not met, no sewer lateral repair assistance will be provided by the City of Ellisville.

Questions?

Please call the City of Ellisville at 636-227-9660.