

Sewage flooding -

*what to do if your
home or property is
flooded with sewage*



Wessex Water
YTL GROUP

FOR YOU. FOR LIFE.

If your home or property is flooded by sewage, it's a particularly unpleasant and distressing experience that can cause a lot of damage.

Fortunately, few properties in our region are affected each year, but we are carrying out improvements to reduce the problem further.

If you've been affected by flooding from the public sewer we can help and, where appropriate, pay compensation.

This will be as well as any claim you make on your own household insurance policy.

This leaflet contains information about:

- what causes sewer flooding
- whose responsibility it is when flooding occurs
- who to contact if your property is flooded with sewage
- how we will help and, if appropriate, compensate you
- what you should do if your property is flooded
- how to claim for flooding damage to your property or contents
- how you can help to prevent sewer flooding.

If you have any questions, please contact our customer services on 0345 600 4 600.

What causes sewer flooding?

Our sewers are designed to take sewage away from properties. In some cases, they also take away surface water which runs off roads, footpaths and paved areas.

Our sewerage system can cope with day to day flows but exceptional weather can overwhelm it and cause flooding. A blocked sewer or a problem at a pumping station can also result in flooding.

If a sewer floods it could affect your property both inside and out. Internal flooding is less common and occurs where there is a blockage in the sewer, causing sewage to flow back through the drains or toilet inside your property.

Whose responsibility is it?

If the flooding is caused by a blocked public sewer, we will arrange and pay for the blockage to be cleared. If exceptional weather has caused the public sewer to flood, then we will clean up and assess whether any remedial work can be carried out.

If the flooding is caused by a problem in your private drain, you will be responsible.

Your private drain is the section of pipe serving just your property and is within your boundary. It is the yellow section of pipe on the diagram on page 3.

Whatever the cause, it can be costly to rectify the damage. Most household insurance policies cover these exceptional circumstances but we recommend you check that you have a household insurance policy that covers sewage flooding.

Who to contact

If sewage from a public sewer floods your property internally or externally, you should contact:

- 1 Our Sewage Floodline on 0345 850 5 959 (24 hours), so we can minimise the impact as soon as possible.
If you or someone in your home has any extra needs, such as mobility problems or disability, then let us know when you call.
- 2 Your household insurance company. Any claims for loss or damage must be directed to them. They will give you advice about what you must do to make sure the terms and conditions of your policy are met.




If the flooding is due to a problem with your private drain and you are insured for such incidents, we recommend you contact your insurance company. If you are not insured, we advise you to contact a private drainage contractor.

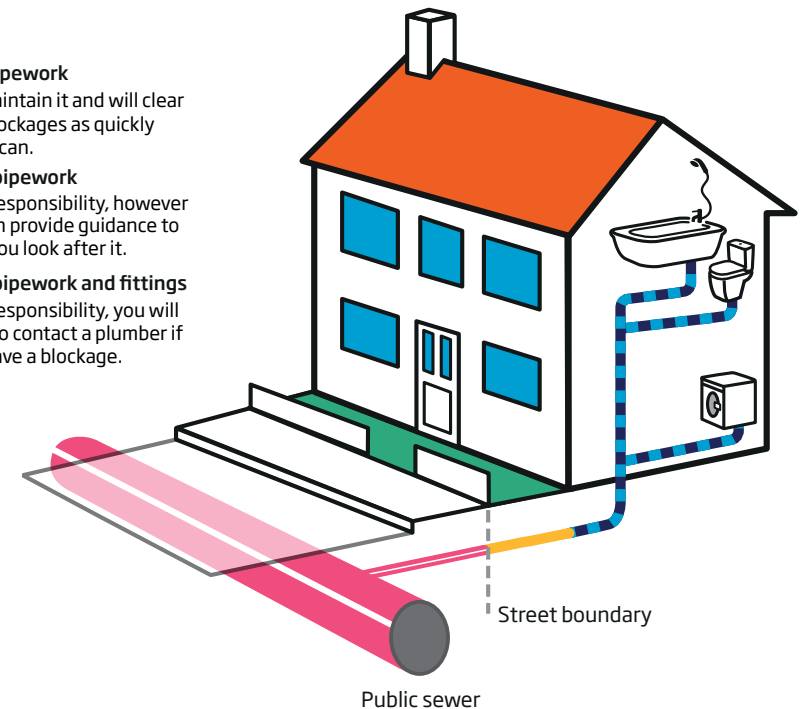
We can provide the names of contractors we use to clear blockages on our public systems. You can also find a list of local drainage contractors in telephone directories or online.

If in doubt call us and we can give you advice on what to do.

For independent advice, please contact your local council's environmental health team.

Pipework responsibility

-  **Our pipework**
We maintain it and will clear any blockages as quickly as we can.
-  **Your pipework**
Your responsibility, however we can provide guidance to help you look after it.
-  **Your pipework and fittings**
Your responsibility, you will have to contact a plumber if you have a blockage.



What will we do if your property is flooded?

Under our Promise we aim to respond to all sewage flooding incidents within:

- two hours of a first report of internal flooding
- four hours of a first report of external flooding.

During severe weather we may take a little longer and may need to respond to internal flooding incidents before external flooding incidents, but we will keep you informed about when we will get to your property.

We will also provide a clean-up service where possible - within 12 hours where your property is flooded internally and within 24 hours externally - this is free of charge.

Internal flooding

For internal flooding we will help with removal of litter as well as disinfection of the affected area and drying. Once thoroughly dried, you'll be able to use the affected area again.

We clean up when we first respond to the incident but in busy periods we may need to complete it the following day. We may also ask specialists to help us clean up.

It's important that you check with your insurance company before removing any furniture. They may want you to keep any affected items for examination by a loss adjuster and you may find it useful to record details of the damage with photographs or on video.

External flooding

For external flooding we'll clean affected areas of sewage debris as

much as we can - it's best to avoid using them until we've finished.

We'll disinfect hard surfaces such as paths, patios and drives, but recommend you keep off these until they are dry or until the following day.

We don't normally disinfect lawns and borders as this can kill plants and do more harm than good. We may need to return to clean these areas thoroughly when the ground and any remaining debris has dried out.

We may replace turf, gravel or other garden surfaces as necessary. Most contaminants are on or near the surface and will be exposed to the sun's ultraviolet radiation which is effective in killing bacteria.

If you can you should avoid using affected areas of lawn, borders or gravel for long enough to allow the sewage to decay naturally. This will usually take a month but may differ depending on individual circumstances.

We will let you know how long this may take when we do the clean-up. If you need to access the area you should take precautions and we can advise you of these.

What should you do if your property is flooded?

Health tips

Sewage is made up of water and domestic waste from bathrooms and kitchens. During wet weather it is likely to be diluted with rainwater.

If you follow our basic hygiene advice you're unlikely to be at any increased health risk if your property is flooded with sewage:

- avoid contact with sewage wherever possible

- wear protective clothing and protect any cuts and grazes with waterproof dressings
- always wash your hands after any exposure and wash and treat footwear with a mild disinfectant
- keep children and pets out of the contaminated area
- dispose of any vegetables or fruit growing in your garden if it is flooded. You should avoid planting any crops in the affected area for at least six months. You can then plant crops as long as they will not be harvested until 12 months after the incident.

Remember, you must contact a doctor immediately if you swallow any contaminated material or if you suffer vomiting or diarrhoea after a flooding incident.

Safety tips

Other steps you should take:

- if your gas meter or any gas appliance has been submerged, contact the National Gas Emergency Service on 0800 111 999 before switching on the gas or lighting any appliance
- if your electricity meter, fuse box or any electrical appliance or socket has been submerged, contact your electricity supplier for advice before using any electrical equipment
- make sure your home or outbuilding is well ventilated by leaving windows

open as much as possible. Airbricks to under floor spaces should be unblocked to ensure a free flow of air.

Our compensation

If the flooding was caused by a problem with the public sewer we will compensate you.

Internal flooding

If your property has been flooded inside you will automatically receive an amount equivalent to your annual sewerage charges or £150 - whichever is the greater - subject to a maximum of £1,000 per incident.

We'll aim to write to you with your payment within five working days of the incident (up to a maximum of 20 working days) and tell you what action we will take and any investigations we will carry out. If we fail to make a payment within the 20 working days we will automatically pay you a penalty payment of £20.

Within one month of the flooding, we'll write to update you on our investigation into the incident and the next steps we will take.

External flooding

In each case of external flooding you can claim compensation equivalent to 50% of your annual sewerage charges or £75 - whichever is the greater - subject to a maximum of £500 per incident.

Need to know

You cannot claim a payment if:

- the external flooding happened because of exceptional weather conditions (unless it is a repeat inadequate capacity issue we are aware of)
- the flooding was caused by your actions or any defect, blockage or inadequacy of private drainage, council or highway drains
- you told us more than three months after your property was flooded.

How to claim for flooding damage to your property or contents

We have no control over excessive rainfall that can overwhelm the sewerage system or what is put into public sewers. This means we have no legal liability for damage caused by sewage flooding - the exception is where we have been negligent.

Sewage flooding damage to your property or contents is covered by most household insurance policies so you should contact your insurance company at once to tell them about the flooding incident. Any claims must be directed to them.

It is in your interest to contact your insurers and let them handle any claim.

If you check your policy you'll most likely find that it provides cover on a 'new for old' basis but any liability claim proved against us would be paid taking into account wear and tear.

Reimbursement from your insurer is given even if anyone is to blame for the event. If your insurance company shows we've been negligent, they will claim the costs back from us.

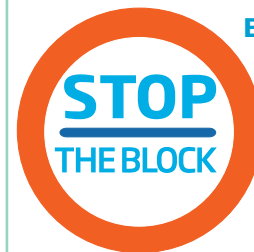
Not telling your insurance company about the flooding could risk any future claims.

If you don't have insurance due to financial hardship, or you have uninsured losses, please contact us. When we've received details of your claim, along with any bills or repair estimates, we'll consider an ex-gratia payment.

You must also provide a letter from your insurers stating that your policy does not cover sewage flooding, or written confirmation that you are not insured. These should be sent to our insurance department at the address given at the back of this leaflet.

If you are making a claim, please keep any damaged items as we may wish to inspect them. If we need to visit, we will make an appointment at a time convenient for you.

When we have assessed your claim, we will write to you with details of any payment or to explain why we will not make one.



Every day homes across our region are affected by blocked sewer pipes - and many of these could have been avoided.

In the bathroom

To keep your home blockage free, only flush the **three Ps**:

✓ paper ✓ poo and ✓ pee

What NOT to put down the loo:

- ✗ Wet wipes - personal hygiene, baby and make-up - even if they say 'flushable', they aren't
- ✗ Tampons and applicators
- ✗ Sanitary and incontinence pads
- ✗ Cleaning cloths and wipes

*And anything else that isn't the **three Ps**!*

Flushing bathroom waste down your toilet can cause blockages, meaning raw sewage could come back up through your toilet and flood your bathroom. Sewage flooding is miserable and can cause damage to your or your neighbours' homes. It can also cause pollution in local streams, rivers and beaches.



In the kitchen

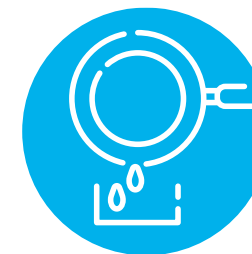
Your sink isn't a food waste bin, so don't feed it all the leftovers! To keep your home blockage free, only the following should go down the sink:

- ✓ water (clean water, dishwater, cooking water)
- ✓ any non-fatty/oily liquid, such as a cold cup of tea

What NOT to put down the sink:

- ✗ Cooking fat, oil and grease
- ✗ Leftover food, sauces and gravy from plates and pans
- ✗ Coffee grounds

To help keep your drains clear and your community free of nasty blockages, scrape leftover food into your food waste bin and wipe fat, oil and grease (even if it's only a little bit) from plates and pans before washing. Sink strainers also help to catch any small bits of food that might otherwise get into your drains.



Contact us

Sewage Floodline 0345 850 5 959 (24 hours)

Customer services 0345 600 4 600

Minicom number 0345 730 0619

(Monday to Friday, 8am to 6pm, emergencies only at other times)

For non urgent correspondence or to claim an external flooding payment, please:

Email operational.enquiries@wessexwater.co.uk

Or write to Operational customer services
Wessex Water
Claverton Down
Bath
BA2 7WW

To claim an ex-gratia payment

Email Insurance@wessexwater.co.uk

Or write to Insurance department
Wessex Water
Claverton Down
Bath BA2 7WW

We welcome calls via the Relay UK text service.

Calls to 0345 numbers from UK landlines cost no more than calls to standard UK landline numbers. If you're calling from a mobile please check with your service provider as sometimes calls can cost more.

We may record telephone calls into our contact centres for quality, security and training purposes.

This leaflet is also available in large print or braille.



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