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*"The safety of the people  
is the highest law"*

-CICERO

## Protect Your Money : Add Sewer a Backup Endorsement

Here is an important heads-up for all homeowners.

### Sewage backup damage

Every homeowners insurance policy explicitly states that any damage caused by a sewage backup *will not be covered*. Whatever the water or raw sewage destroys will not be qualified for replacement from the insurance company. Unfortunately, many causes of sewage backup can stem from physical damage to the pipe — potentially leaving a very costly bill to replace the pipe and repair whatever was destroyed in the home.

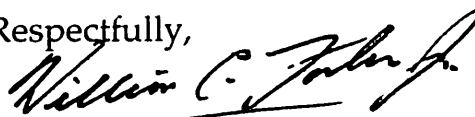
### Sewage backup endorsement - add to policy

Most homeowners insurance companies offer an endorsement that you can add to your standard policy that will cover damage associated with sewage backup (but not physical damage). The endorsement usually costs an extra \$40 to \$50 per year, according to the Insurance Information Institute, and gets you an extra \$10,000 of coverage should your sewer back up. Unfortunately, the \$10,000 will likely not be enough to cover a massive sewage backup.

### What to do?

Contact your insurance agent right away to get the coverage you need.

Respectfully,



William C. Faber, Jr.