

# Claim Report

Name \_\_\_\_\_

Address \_\_\_\_\_

Address Line 2 \_\_\_\_\_

City, State, Zip Code \_\_\_\_\_

Phone Number \_\_\_\_\_

Alternate Phone Number \_\_\_\_\_

Type of Loss \_\_\_\_\_

Location of Loss \_\_\_\_\_

Date of Loss \_\_\_\_\_ Time of Loss \_\_\_\_\_

Details of Loss \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Attached any additional information including photographs, repair estimates, or bills and send claim form to the address below or fax to Risk Management at (847) 984-5859

Print Name \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

18 N. County St. - 7th Floor  
Waukegan, Illinois 60085-4355  
Phone: (847) 377-2241  
Risk Fax (847) 984-5859

# SEWER BACKUPS



What Is The Cause?  
Who's Responsible?  
How Can I Protect Myself?

Risk Management  
*lakecountyil.gov*

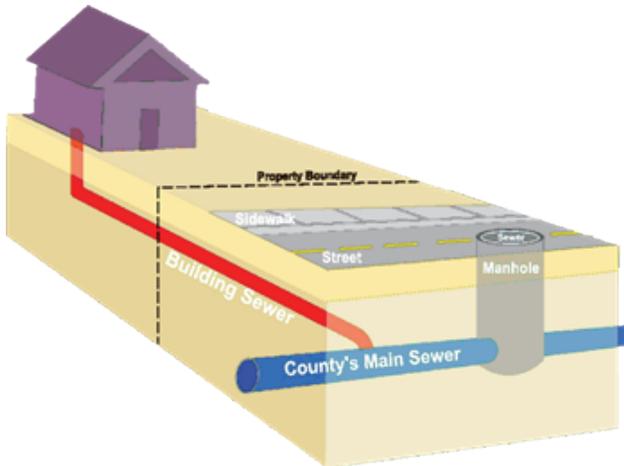




## WHAT CAUSES SEWER BACKUPS?

Sewer backups do not happen often, but when they occur, clean up costs are often involved, as well as loss and damage to property. There are many different reasons why a sewer might backup. Large items get caught in sewer lines and obstruct the flow of water. Heavy rain and melting snow overload the system. Trees roots may have grown into the building sewer, partially blocking the flow. Sewer lines break or fail in other unexpected ways.

The diagram below shows a cross-section of how the property owner's sewer is connected to the County's main sewer.



## WHO'S RESPONSIBLE?

The backup of sanitary sewage in a home is one of the most frustrating experiences that a homeowner can endure. This process is even more exasperating when the resident discovers that the County may not be liable for damages to a resident's property due to sewage backup. The County maintains its sewers on a regular basis, but due to the fact that there is no way to control inappropriate debris placed into the sewer, the Illinois Tort Immunity Act exempts the County from fault related to sewer backups when there is no negligence on the part of the County.

Here are a few steps to follow if you experience a sewage backup emergency in your home:

Contact Lake County Public Works at 847-377-7500 to determine if the problem is the property's sewer, or the County's main sewer. If there is a blockage in the main sewer, County personnel will rectify the situation as quickly as possible. Please understand that a blockage in the County main sewer does not necessarily mean the County is liable for any associated damages.

**The property owner's responsibility is from the connection at the main sewer onto your property.**

Contact a plumber and/or cleaning service to have the inside area cleaned.

Contact your homeowners or renters insurance as expenses may be covered on your policy.

**Please be aware that per Lake County policy, utility workers are not authorized to discuss or authorize whether the County will pay for damages.**

**Complete the reverse claim form and submit to [risk@lakecountyiil.gov](mailto:risk@lakecountyiil.gov), or fax to Risk Management: 847-984-5859. Call 847-377-2241 for additional information and questions. IPMG, Lake County's third party adjuster, will assess and determine if the loss is covered**

## HOW CAN I PROTECT MYSELF?

To avoid additional frustration and headache, property owners should be sure to carry the proper insurance to protect them in the event of a backup.

Other precautions that can be taken:

By ordinance, sump pumps must not be connected to the public sanitary sewer. Make sure roof drains and down spouts extend away from the house. Yards should be graded away from the foundation. Installing backflow preventers on the building sewer line stops water from flowing backward and can prevent future issues. If your sewer starts to drain slowly or backup slightly, have the problem checked out by a plumber immediately. Don't wait until the problem gets worse.