

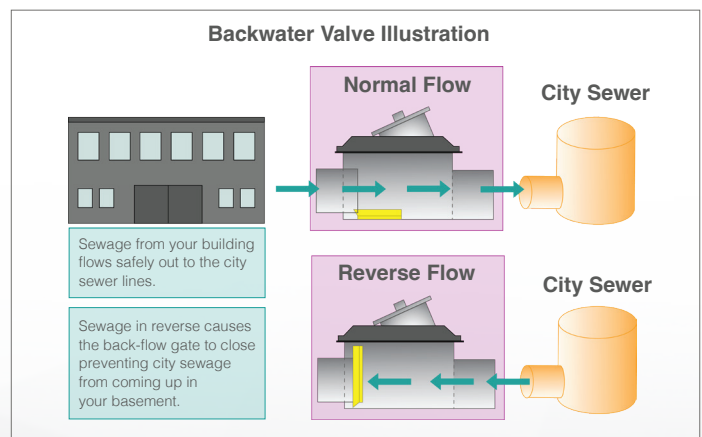
A sewer backup takes place when wastewater reverses its course and enters buildings through plumbing fixtures like toilets, sinks, bathtubs, and drains, instead of being properly channeled away from buildings through public or private sanitary systems. For businesses, these incidents can damage not only their building structure but also critical equipment and inventory, causing significant downtime and, in turn, lost revenue. Sewer backups can be caused by several factors, including:

- **Snowmelt and intense rainfall:** Canada’s fluctuating climate, notably during the Spring snowmelt period and the increasing occurrence of severe flooding events, can strain municipal sewer systems, thereby increasing the likelihood of sewer backups.
- **Aging infrastructure:** In areas with older infrastructure, pipes made from outdated materials such as clay and cast iron are prone to cracks, collapses, and root intrusion which, in turn, leads to blockages within sewage systems.
- **Combined sewer systems:** Many Canadian urban centres still rely on combined sewer systems (i.e., those that handle both stormwater and wastewater), increasing the risk of overflows during Spring snowmelt periods and intense rainfall events.
- **Blockages from foreign materials:** Non-flushable products, including wipes, paper towels, and personal hygiene products, are common culprits behind sewer blockages in municipal systems. Additionally, some businesses, particularly those in the hospitality industry, play a substantial role in the buildup of fats, oils, and grease, which can solidify and block municipal sewer lines.

With the multitude of factors contributing to sewer backup, it is crucial for business owners to ensure they are well-prepared. By implementing the strategies outlined in this guide, business owners can take proactive steps to safeguard their operations, maintain business continuity, and alleviate the financial burden associated with sewer backups.

Sewer Backup Prevention Strategies

- Conduct a comprehensive review of your building’s plumbing and drainage infrastructure, focusing on floor drains, sump pumps, and sewer connections to detect any issues that warrant further investigation.
- Examine historical occurrences of flooding or sewer backups in your area to gain insight into potential risks and vulnerabilities.
- For a better understanding of your property’s risk, consider contacting your municipal government to review the local flood and storm surge map.
- Install backwater valves to safeguard against sewage returning into the building. Regular maintenance of these valves should be conducted in line with the manufacturer’s recommendations.
- If your building has a basement, install sump pumps equipped with battery backups to ensure operation during power outages. In addition, consider installing an alarm that will alert management or a third-party monitoring service of any malfunctions with the sump pump.



- ❑ Test sump pumps at monthly intervals to ensure they are in good working order and that there are no blockages in the connected discharge pipe.
- ❑ Schedule periodic inspections of plumbing, sewage, and drainage systems, ensuring they are free from blockages, cracks, or signs of wear and tear.
- ❑ Evaluate and upgrade the drainage systems in older buildings to ensure they are equipped to manage greater volumes of wastewater or sewage.
- ❑ Educate staff on proper disposal techniques for fats, oils, grease, and other non-flushable products.
- ❑ Provide comprehensive training to staff on the correct protocols to implement during a sewer backup. This includes guidance on identifying the backup, ensuring the area is evacuated, and reporting the incident.
- ❑ Elevate critical assets susceptible to water damage off the floor or relocate them to higher floors, if available.
- ❑ Contact your Broker to verify that your insurance policy includes coverage for sewer backups, as standard policies may exclude this specific type of water damage protection.

Sewer Backup Response Strategies

- ❑ If the backup affects an area with electrical outlets or equipment, it is imperative to turn off the building's power supply as soon as possible to avoid the danger of electrocution.
- ❑ In the interest of safety, it is recommended to remove all non-essential personnel from the affected area to decrease their exposure to harmful bacteria or viruses that can be contained in sewage water.
- ❑ Ensure all staff responding to the sewer backup are provided with protective gear, including rubber gloves, boots, and face masks, to minimize contact with contaminated water and prevent the spread of harmful bacteria or viruses.
- ❑ Utilize absorbent materials, such as sand, towels, or temporary barriers, to contain sewage and prevent its spread to other areas of the building.
- ❑ Connect with a professional company that specializes in water damage or sewage cleanup, as they are well-equipped to address contaminated water and protect against health risks.
- ❑ Relocate critical assets and any materials susceptible to damage (i.e., electronics, vital business records, perishable stock, etc.) to a dry location to minimize damage.
- ❑ Capture detailed photographs and videos of the damage to the building, equipment, and inventory; this evidence will be critical when submitting insurance claims.
- ❑ Immediately notify your Broker or insurance company regarding the sewer backup, and supply all necessary information to facilitate the claims process.
- ❑ To reduce moisture levels in the building and prevent mould growth, use commercial- or industrial-grade dehumidifiers and fans in affected areas, if available.



Sewer Backup Recovery Strategies

- Remove and dispose of any building materials (e.g., drywall, insulation, etc.) and unsalvageable furnishings that have come in contact with sewage, in accordance with local regulations.
- Clean and disinfect all affected surfaces with the use of industrial-strength sanitizers that can effectively neutralize harmful bacteria and pathogens.
- Continue the use of commercial- or industrial-grade dehumidifiers and fans in affected areas to prevent mould growth, if available.
- Hire qualified contractors to repair any damage caused by the backup, maintaining regular contact until all necessary repairs are completed.
- Maintain detailed records and receipts for expenses incurred during and after the backup took place (i.e., relocation expenses, machinery replacements, etc.), preferably within an electronic file in a cloud-based program.
- Maintain regular contact with your insurance adjuster, submitting any requested documentation (i.e., reports, invoices, etc.) in a timely manner.
- Assess your plumbing and drainage systems to pinpoint potential enhancement opportunities and consider the installation of higher-capacity systems if required.
- Work with your Broker to assess whether your insurance policy adequately covered the costs of the sewer backup. Consider adding endorsements or increasing your coverage for improved protection moving forward.

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