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## **“Tree Roots and Sewer Lines – Insured?”**

**Abstract:** You discover that the toilets, sinks and tubs won't drain. The plumber uncovers a blockage in the main sewer line running from the house to the street caused by tree roots. Is any “backup” damage covered by your homeowners insurance policy? Is the cost to replace or re-run the sewer line covered?

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Ever drive down the street and see a front yard with a trench that looks like someone is dredging a channel from the front door to the street? While a select few may be installing an expensive irrigation system, most are having the sewer line replaced. This line consists of a pipe that runs from the home to the mainline under the street. The lucky among them have undertaken this project on the advice of a proactive plumber who warned of the consequences of backup or leakage due to cracked or clogged pipes. The unfortunate majority have already experienced those consequences.

There are many substances that can clog a pipe. Most can be controlled, others cannot. Consider tree roots: a common reason for clogged and cracked pipes, which can cause most unpleasant damage to the inside of your house. Remedying this unfortunate situation can be costly, and depending on the nature of the project, is not covered by standard home insurance.

Consider the costs: (1) cleaning up damage to/in the house caused by the roots growing into the pipe, and (2) fixing pipes damaged by the roots.

In the case of the former, some home insurance policies will cover damage to your home if a clog causes your plumbing to overflow; others will not. Thus, if the root clog causes a toilet to send water the wrong way (which falls on people's “biggest fear” list somewhere between death and clowns), resulting damage such as warped tiles, soaked carpet and furniture may not be paid by insurance.

Luckily, most standard home insurance policies can be modified to cover this significant exposure for additional premium. Cost of the modification varies but can be inexpensive; some providers will add the coverage for only a few dollars.

Consider the latter. In addition to paying for damages caused by the clogged or cracked pipe, homeowners will need to protect their property by having roots removed and installing piping that is not damaged. This could mean digging up several square feet of your yard, conducting repairs, and closing the hole as if nothing ever happened—not an easy or inexpensive task.

If this happens to you, don't panic! While unmodified home insurance does not cover resulting damage, it may cover the cost to tear out and replace the damaged pipes. The kicker is “damage”—the home insurance policy will often cover the cost to fix the pipes if they are physically damaged by the roots, such as when the root penetrates a joint causing it to crack. It is possible for a root to clog a line without damaging the pipe- if this happens there would be no coverage to fix the pipe because it is not physically damaged.

There are many unexplainable phenomena in nature and the unpredictable root structure of trees and plants certainly qualifies. Since this problem is handled differently by insurance companies, call our office to see what we can do for you.

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