

**Sewage flooding -  
important information  
about household flooding  
from public sewers**

[wessexwater.co.uk](http://wessexwater.co.uk)

**Wessex Water**  
YTL GROUP



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

This leaflet answers questions you might have about the damage caused by flooding from public sewers, and includes information about household insurance.

## **Is Wessex Water responsible for damage caused by flooding from public sewers?**

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.

## **Who should I contact regarding damage caused by flooding from public sewers?**

If sewage flooding has caused damage, you should contact your own household insurance company immediately. You may need to involve both your buildings and contents insurers if they're different companies or policies.

Any claims for loss or damage must be directed to them and they will advise you what you will need to do to ensure the terms and conditions of your policy are met.

## **What does household contents insurance cover?**

Household contents insurance policies vary but they normally cover the contents in the house, non-fixed items including:

- moveable furniture
- carpets
- electrical appliances
- clothing and other personal effects.

Loss of consumables such as heating oil or food may also be covered.

Plants, lawns, shrubs and flowerbeds in the garden may be covered (usually up to a specified amount).

You should always check with your insurer for the exact details of your policy cover.

## **What does household buildings insurance cover?**

Household buildings insurance tends to cover the structure of the building including permanent fixtures and fittings.

Normally it will include:

- kitchen and bathroom fittings
- domestic outbuildings
- ornamental ponds
- tennis courts
- swimming pools
- septic tanks
- central heating fuel tanks
- walls, gates, fences, hedges, drives, paths and patios.

In some cases, there may also be cover for accidental damage to the underground services for which you're responsible.

You should always check with your insurer for exact details of your policy cover.

## Why should I claim on my insurance?

Household insurance covers sewage flooding or any insurable risk leading to loss or damage to property or contents.

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

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

Also, reimbursement from your insurer is provided irrespective of whether anyone is to blame for the event. If your insurance company shows we've been negligent, they will claim the costs back from us as appropriate.

## What about my policy excess?

Your policy will normally have an excess that you need to pay when making a claim. If you do have a policy excess we'll consider reimbursement if your claim is the result of sewage flooding from a public sewer.

Please forward confirmation from your insurers of your policy excess to our insurance department at:

Wessex Water  
Claverton Down  
Bath BA2 7WW.

## What about my no claims bonus?

Your policy may provide a no claims clause which could affect your renewal premium in the event of a claim. If you do have a policy with a no claims clause and your premium is increased following a claim for damage due to

our negligence, we'll consider an ex-gratia payment subject to written confirmation from your insurers.

## What if I don't have any insurance or my insurance doesn't cover the damage?

If you don't have insurance due to financial hardship we will consider an ex-gratia payment.

## How do I make a claim for an ex-gratia payment?

If you want us to consider an ex-gratia payment, please forward the details of your uninsured loss to our insurance department at:

Wessex Water  
Claverton Down  
Bath BA2 7WW.

Where relevant you should include a letter from your insurers detailing items not covered by your household insurance policy.

## Am I entitled to any other compensation from Wessex Water?

Under our Wessex Water Promise, if your property has been flooded internally from a public sewer 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.

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

## How to contact us

**Sewage Floodline** 0345 850 5 959 (24 hours)

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**Customer services** 0345 600 4 600  
(Monday to Friday, 8am to 6pm, emergencies only at other times)

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### Text relay service

To make a call from a textphone, dial 18001 and then 0345 600 4 600

Calls to 0345 numbers usually cost the same as standard UK landline numbers. Please check with your telephone service provider. To protect our customers and staff calls will be recorded.

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### To claim an external flooding payment

Email [operational.enquiries@wessexwater.co.uk](mailto:operational.enquiries@wessexwater.co.uk)

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

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### To request an ex-gratia payment

Write to Insurance department  
Wessex Water  
Claverton Down,  
Bath  
BA2 7WW

We welcome calls via the Text Relay service.

*Calls to 0345 numbers usually cost the same as standard UK landline numbers. Please check with your telephone service provider. We may record telephone calls into our contact centres for quality, security and training purposes.*