

## **Who Pays to Restore My Broken Outdoor Water or Sewer Service Lines?**

Many homeowners who are part of an association have a common misconception that they are not responsible for maintenance outside of their home. As a matter of fact, they very well may be.

Usually, once a year, water companies mail letters to their clients offering them insurance to cover their water and sewer lines. This inevitably leads to a mass reaction by homeowners to call their insurance agent or the agent for the association, asking if this is already covered. Unfortunately, this is rarely, if ever the case. Typically, insurance pays to restore an insured building or structure for damage caused by an insurable event (fire, water, smoke, etc.). Therefore, insurance will pay for the damage the broken water line causes to your home, but not the repair of the broken line itself.

This responsibility lies with the actual owner of the water line. In a homeowners association, water and sewer lines are often considered "Limited Common Elements". If a limited common element only services one home, then that homeowner is most likely responsible for the repair of that limited common element.

You may be thinking "ok, I'm responsible...now what?" There are two options available. You can purchase the insurance from your water company, which will respond to a broken water or sewer line; or you can check with your local water authority to see if they have an alternative "maintenance program" available. A maintenance program can afford much broader coverage than standard insurance offered by the water company, and actually pay for customary maintenance to your lines as well as respond to a blockage or break. It is worth investigating your options to determine the best course of action for you.

The benefits of a maintenance program do not end with private water lines. Your local water authority may also offer coverage for common lines, hydrants and line flushing. Coverage can be tailored to each homeowner or development's needs.

In the end, knowledge is power, and being fully informed of your options allows you to make an informed choice that will protect your assets and your wallet for years to come.

Contact your local water authority for more information on the options available in your area.

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