

Personal Lines Department

Water Sewer Backup

How to Explain Any Coverage: Tips & Tricks

- 2 Sentences & A Question: Make it a conversation
- Nana Principle: Use vocabulary you would use with your Nana (nothing complicated)
- Be Concise: try not to talk in circles
- Tell A Story to Illustrate the Coverage
- Always talk about pricing in monthly amounts
- If someone is not interested ask a few more questions and always document your system

Coverage Explanation

Water Sewer Backup coverage protects clients from financial losses resulting from damage caused by water or sewage backing up into their property. This includes damage to personal belongings, structural components, and any necessary cleanup and repairs.

How the Policy Helps Clients

This policy provides peace of mind to clients by offering financial support in case their property is affected by water or sewer backup incidents. It covers the costs of repairing damages, replacing damaged belongings, and addressing the aftermath of such incidents, which can be expensive and stressful to deal with on their own.

Example of Claims

Let's say heavy rainfall causes the sewer system to overflow, leading to sewage backing up into a client's basement. With Water Sewer Backup coverage, the insurance company would cover the cost of cleaning the affected area, repairing any structural damage, and replacing damaged items like furniture and electronics.

How to Explain It to Clients

"Homeowners insurance typically covers water damage from things like burst pipes, but it might not include damage caused by sewage backup. This specific coverage ensures that you're protected against the costs associated with sewage-related incidents, which can be quite substantial."

Common Objections

Objection	Response
I've never had sewer issues before, so I don't think I need this.	While that's fortunate, unexpected events can still happen. This coverage provides financial security in case of a sudden sewage backup, sparing you from potentially high costs.
I already have homeowners and it covers water damage	It's important to explain that standard homeowner's insurance usually covers water damage from sources like burst pipes, but not necessarily the damage caused by sewage backup, which requires specialized coverage to ensure comprehensive protection.

What's the story

When my daughter was a little younger she flushed some things down the toilet that should have been put in the garbage. This resulted in the shower backing up while I was taking a shower. I jumped out of the shower and had to also shut off the washing machine as the backup was getting worse. We were able to mediate this ourselves as it did not cause any damage, but I never want to have to deal with that again. I will always have coverage for backup after that incident.