

Addendum I

Windham Meadows II – Master Insurance Related to Septic System Backups

The WM-II Board of Directors would like to clarify what our master insurance covers as it relates to a septic system backup into the home.

Our master insurance policy does not provide coverage for any home in our association.

As stated in our bylaws, each homeowner owns the outside pipe from the septic tank to the home. In the event of one of the following issues as examples. This is not a complete list of issues.

- A septic system backup into a home
- A broken pipe leading from the septic tank to a home
- A clogged pipe leading from the septic tank to a home including those caused by tree roots
- A clog or broken pipe anywhere from the foundation wall to anywhere inside the home.

In any of these situations, the homeowner is responsible for all repairs including repairs to the pipe leading from the home to the septic tank.

Homeowners Insurance

Individual homeowners' insurance typically does not cover a septic backup into the home **unless you have purchased a specific endorsement typically called sewer backup insurance**. This endorsement covers a specified amount of damage related to sewer or water backup claims. Most home insurance companies offer a sewer backup endorsement. This typically carries a coverage limit between \$5,000 and \$25,000 to cover your personal property or structural damage caused by the backup.

Check with your insurance agent and discuss the coverage that is appropriate for your situation.

Septic Maintenance at WM-II

All septic systems (tanks and leach fields) are maintained on a regular basis. This includes regular pumping of tanks and cleaning of filters. However, this maintenance is not a guarantee that a backup will not occur for any of the issues stated above.