**PROGRAM DETAILS**

The Sewer Lateral Insurance program provides insurance coverage to assist homeowners with the cost of repairs to residential sewer lateral service lines. The lateral is the sanitary sewer pipe connecting the building’s sewer to MSD’s main sewer.

**WHAT’S COVERED**—The approved corrective work regarding the repair of the lateral includes:

- Excavation
- Pipe repair
- Backfilling
- Repair to sidewalks, driveways, and streets
- Seeding/straw of disturbed yard.

**WHAT’S NOT COVERED** - Items not covered under this program include:

- The building sewer (usually a cast iron pipe, extending just beyond the foundation)
- Defects caused by apparent poor workmanship
- PVC pipe less than five years old
- Extra costs related to the repair of decorative concrete, brick pathways, paver patios, etc.
- Removal / repair of decks or porches
- Any structures or landscaping such as sheds, garages, retaining walls, fences, etc. which are in the path of the lateral or are over the damaged portion of the lateral
- Private underground systems, such as irrigation, dog fences, or security systems
- Any damage caused by the performance of the contractor
- Any services involving work inside the walls of the home or which are outside the approval of the program

**RESIDENT ELIGIBILITY**

Kirkwood’s program applies to residential property containing six (6) or fewer dwelling units. The cost of the program is funded through an annual fee of $28, which is placed on the County property tax bill. Applicants for this insurance program must not be outstanding on any monies owed to the City of Kirkwood or must be regularly participating in a deferred payment plan authorized by the Finance Department. The portion of the private sewer lateral covered by the insurance program is the pipe (usually clay) which carries sanitary waste to the MSD sewer main. It does not include a sewer line located under any part of an addition, nor include pumps or lift equipment.

**EMERGENCY REPAIRS**

The inspection company contracted by the City is not available 24 hours a day to perform immediate relief from a blocked line. Therefore, if the resident feels they are in an emergency situation, other cabling companies should be contacted to open the line. When the City determines an emergency repair or special circumstances exist, the bidding requirements may be waived by the City. In these special circumstances, the homeowner will be authorized to contact a specific contractor of the City’s choice or the City may authorize the use of a contractor who is not the low bidder.

*Properties that do not connect to MSD sewer mains or have individual disposal systems such as septic fields and are not assessed the annual fees are excluded from the insurance program.*
SEWER LATERAL REPAIR PROGRAM APPLICATION

DATE: ____________________ □ Homeowner □ Agent □ Other ____________________

NAME: ____________________

PROPERTY ADDRESS: ____________________

MAILING ADDRESS (IF DIFFERENT): ____________________

BEST PHONE NUMBER: ____________________

E-MAIL: ____________________

DESCRIPTION OF SEWER PROBLEM: ____________________

Is sewer backing up into basement? □ YES □ NO
If cave-in in street has MSD been notified? □ YES □ NO

Applicant’s signature

A $400 deposit is required for cabling and video inspection, which is the applicant’s responsibility. These costs will be deducted from the deposit, and any remaining funds returned to the applicant.

<table>
<thead>
<tr>
<th>City Use Only – Checklist</th>
<th>*Check Tax/Utility Paid, MUST be current to apply for program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deposit paid - $400 □ Yes □ No</td>
<td>Refund Amount – Date</td>
</tr>
<tr>
<td>Sent to River City □ Yes □ No</td>
<td>Invoice #</td>
</tr>
</tbody>
</table>

□ Approved or □ Denied for the program

Three Bids From

Amount

Invoice & Lien waiver submitted log on Spreadsheet FY20 (y: drive, WORD, Sewer Lateral – Building Dept)