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 situations, 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.

Five Star Excavating
2259 Alpine Lake Dr., Innsbrook, MO 63390
fivestarex@centurytel.net

J.E. Redington Co. (+ Pipe Lining)
639 Leffingwell Ave, Kirkwood 63122
linda@yourhometownplumber.com

Kirkwood Plumbing
248 Grand Ave, Kirkwood 63122
diane@kirkwoodplumbing.com

Mess Plumbing
9738 Gravois Rd, 63123
johnmessplumbing@gmail.com

Pipe Solutions (+ Pipe Lining)
210 S. Linn Ave, Wentzville, MO 63385
P: 636-856-8989
office@pipesolutions.com

Jeff Roderfeld Construction (+ Pipe Lining)
5320 Pine Field Dr., St. Charles, 63304
jroderfeld@hotmail.com

Dan Smith Plumbing
1936 Herky Horaine Road, Pevely, 63070
P: 314-540-5188
danny8023@sbcglobal.net

J. Smith
6881 Thornton Rd, Pacific 63069
P: 314-581-0001
jblsmith@att.net

TOPE Inc. (+ Pipe Lining)
8765 Natural Bridge Road, 63121
tope@openmydrain.com

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PROGRAM OUTLINE

Application to City by homeowner including $400 deposit to cover inspection diagnostic costs.

- City contractor performs video inspection and locates defective section.
- Upon City authorization, homeowner obtains three bids from City-approved contractors.
- Homeowner has work performed by contractor submitting lowest bid.
- Homeowner submits signed approval letter, invoice, lien waiver, and all bid documents to City.
- City pays contractor directly 75% of invoice.

RESPONSIBILITY: The homeowner is responsible for repairing their private sewer lateral, even under the public street. Total repair costs usually vary between $1,000 to $8,000. MSD does not pay for private sewer lateral repairs. The City Sewer Lateral Insurance program was created to assist the homeowner in covering the majority of these costs.

A REPAIR IS NEEDED: An authorization will be approved when there appears to be a structural concern with the pipe impairing its function, such as: breaks, leaks, or large offsets.

A repair will not be approved for items such as small cracks, minor offsets / bellies, or removable tree roots.

AUTHORIZED PLUMBING CONTRACTORS: The City has no obligation or responsibility for the performance of the contractor and no responsibility for any damages caused to the owner’s property because of sewer line defects.

LIST OF AUTHORIZED CONTRACTORS:

Bosnic, LLC
4336 Meadowgreen Estates Dr., 63129
bosnicllc@yahoo.com

Classic Air Care (Sutter Plumbing)
1276 N. Warson Rd, 63132
nthompson@cacstl.com
joshn@cacstl.com