

Water Backup through Sewer or Drain Coverage Limits Updated for 2016

HM-368 Coverage Levels:

<u>Coverage Limit</u>	<u>Premium Amount</u>	<u>Questionnaire Required</u>	<u>Special Requirements</u>
\$5,000	\$70.00 Flat Charge	When applied to existing policies	None
\$10,000	\$130.00 Flat Charge	When applied to existing policies	None
\$25,000	\$200.00 Flat Charge	Required anytime coverage is added	*Yes

New
11/01/16

* To obtain the \$25,000 Coverage limit, the dwelling must have a battery or domestic water backup system, the Required Questionnaire filled out plus the dwelling must fit into a \$200,000- \$500,000 range. Any dwelling under the \$200,000 mark would not be able to have the \$25,000 limit of coverage. After the Questionnaire is filled out by the insured, then our underwriting staff will see if coverage can be added.

**Heartland Mutual
Insurance Company**



**HEARTLAND MUTUAL INSURANCE
WATER BACKUP THROUGH SEWER OR DRAIN
QUESTIONNAIRE**

You requested coverage for "Water Backup of Sewer or Drain." In order for Heartland Mutual Insurance to endorse this specific coverage onto your existing policy, you are requested/required to answer the following questions before coverage can be added:

1. Is your dwelling located in an area subject to flood or high water and/or required to carry Flood Insurance through the Federal Government?
Yes _____ No _____ If yes, Heartland Mutual is unable to provide "Water Backup of Sewer or Drain" coverage.

If no, please answer the remaining questions.

2. Is your sewer collected to a public or private sewer system?
Public _____ Private _____
3. Does your sewer have a sewer check valve or overhead sewer system to avoid back water discharge? Yes _____ No _____
4. Is there a sump pump? Yes _____ No _____
If yes, is there a battery backup for power failures? Yes _____ No _____
If yes; is there a Domestic Water Powered Backup? Yes _____ No _____
If yes, how often is preventive maintenance performed and/or the system tested?

5. Within the last five years, how many water/sewer incidents have you experienced? _____ If none, so state _____ and skip the remaining questions.

For each water/sewer incident, please describe the damage.

Also, was the damage repaired? Yes _____ No _____ If no, Heartland Mutual is unable to provide "Water Backup of Sewer or Drain" coverage.

What corrections have been made to the system to protect property from future damage? _____

Insured

Date