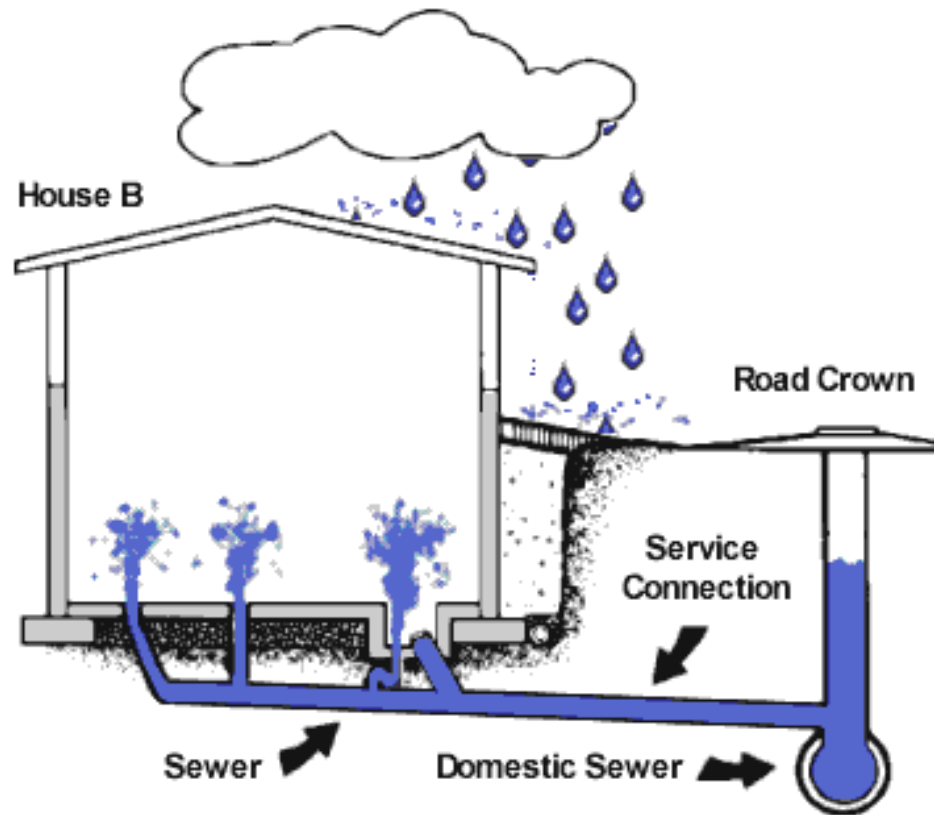


# Sewer Backup Claim Response



By Richard Buttenshaw

# This is what we've been told

“Do not undertake any action that could later be determined in a court of law to be an admission of liability, culpability or negligence on your part or on the part of the local government entity and/or organization that employs you and whom you herewith represent.”

*It's true but hard to put into practice*

*But don't be paralyzed by fear*



# No one is having a good day !

- Customers are upset
- Managers are upset
- Who knows what *substances* you will find at the scene of the backup!



# The Big Mistake

- The big mistake of saying, doing or writing something that puts your department on the hook even if it's not their fault
  - Even though you where just trying to help
- Do the math
  - Paying for damages means less money for pay rises



# “The Disclaimer”



Exact procedures will vary

Always follow **your** department's procedures

**but**

Must have a written Response Plan

# The Response Plan

- Components:
  - Response personnel
  - Phone call and initial response
  - The field response
  - Determine the location and cause
  - Inside the residence
  - Reporting

**and remember**

*“How would I want to be treated in this situation?”*

# Response Personnel

- Primary response personnel on call
  - Contact information
- Backup response personnel
- Contractors
- Any regulatory agencies
- Manager authorized to speak to the media
- Equipment
  - Location
  - How to get it after hours



# Phone Call



- Critical initial contact
- Be considerate
  - But do **NOT** agree about fault
- Never discuss fault on the phone
  - Just collect the facts
- Document this call (**see next slide**)
- Discuss cleanup options
  - **Don't delay the cleanup**
- Tell them when a crew will arrive

Case No. \_\_\_\_\_

## SEWER BACKUP INTAKE REPORT

Complete this checklist each time a backup is reported. Help the caller remain be calm and rational. Show empathy and maintain a professional manner. Never insinuate or admit any fault on the part of either the caller or the municipality.

Name of Caller: \_\_\_\_\_

Date of the call: \_\_\_\_\_ Time of the call: \_\_\_\_\_ a.m./p.m.

Approximate date and time of the overflow, if different than above: \_\_\_\_\_ a.m./p.m.

The location address, or nearest cross street: \_\_\_\_\_

Location of overflow (basement, restroom, laundry room, etc.) \_\_\_\_\_

Approximate size of overflow in gallons: \_\_\_\_\_

Immediate health or safety issues: \_\_\_\_\_

Property at risk or affected by the overflow: \_\_\_\_\_

Is the overflow expanding, stationary or receding? \_\_\_\_\_

What has or is being done by the caller or others? \_\_\_\_\_

The caller's phone number(s): \_\_\_\_\_

### INSTRUCTIONS TO THE CALLER

- Instruct the caller to take proper precautions to minimize loss and potential health effects:
  - Keep children, pets and others out of the overflow.
  - Electrical appliances in affected areas present an electrocution hazard.
  - Move uncontaminated property away from the overflow area.
- Clearly communicate who will be out to the site and approximately when they should arrive.
- Explain what area(s) they will need to have access to.
- Explain how the action to be taken is dependent upon the location of the blockage:
  - If blockage is in the municipality's main lines it will be promptly cleaned.
  - If blockage is in the owner's lateral line, the municipality cannot work on private property.
  - In that case, inform callers that they must contact a local sewer service or cleanup firm. You may wish to offer a prepared list of cleaning contractors (without recommendations).
- Give the caller your name, title and phone number.
- Never respond to questions about legal responsibility. Explain that the municipality's insurance provider will investigate any responsibility for the backup.
- Record the information in a daily or weekly incident log.
- Quickly refer the call, and forward a copy of this report to the appropriate field office and insurance carrier.

See  
Handout

# Field Response

- Balancing act
- Never talk about who's fault or liability it is:
  - **DO NOT** – just agree with them to calm them down
  - **DO NOT** – start unauthorized repairs



**“Admission of Liability”**

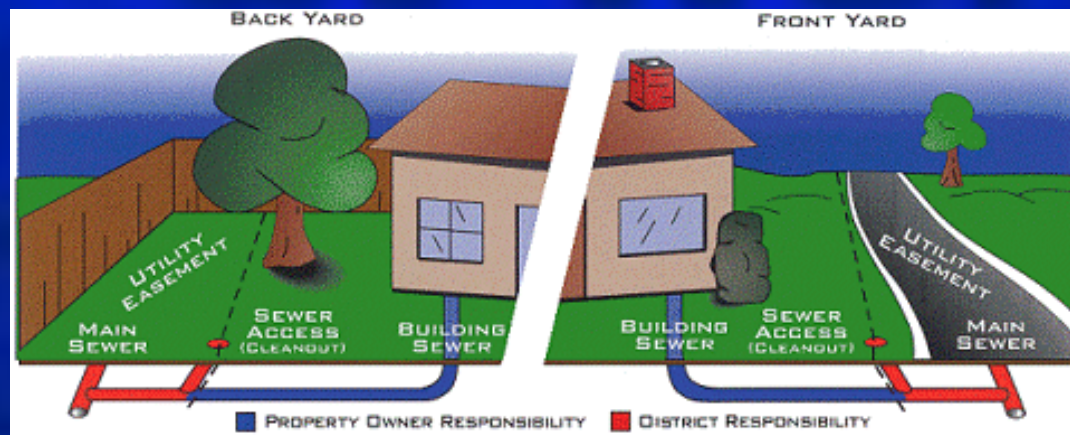


Helping with the cleanup - Admission of Liability ?  
Apply common sense – time for some good  
public relations

# Field Response

- Only one person deals with customer
- Keep it simple when explaining possibilities
  - Service lateral backup
  - Main sewer backup

## Know your city's ordinance



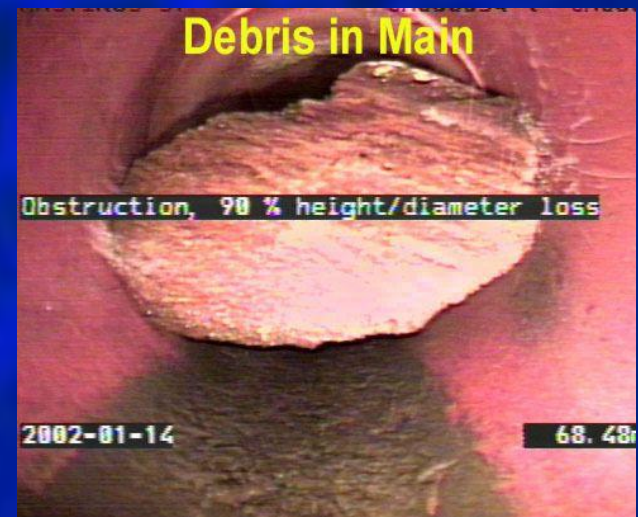
# Field Response

- Discuss possibilities *before* you start the inspection
- Service Lateral
  - Private property
  - Owner is responsible for repairs
    - Need to call a plumber
  - You are not authorized to clean up or repair

Lay the ground work so their not as upset later on

# Location and Cause

- Follow your department's protocol
- Open service lateral clean out
- Check main line
- Video if possible
  - Show the customer
- Save evidence



# Inside the Residence

- Follow your department's protocol
- Don't go in alone
- Don't spread the waste
- Listen, be considerate and be professional
- Suggest steps to avoid further damage
- Make notes of damage (see next slide)
- **Take photos**
- Give list of contractors (*if allowed*)
- Take time to explain what happens next

Case No. \_\_\_\_\_

## ONSITE SEWER BACKUP ASSESSMENT

(To be completed after the backup problem is corrected. Complete one assessment for each property involved.)

Date and time you arrived onsite: \_\_\_\_\_ a.m./p.m.

Property Owner's / Resident's Name: \_\_\_\_\_

Address or nearest cross street: \_\_\_\_\_

Municipal personnel involved in clearing overflow: \_\_\_\_\_

Approximate date & time of overflow: \_\_\_\_\_ a.m./p.m.

Location of overflow (basement, restroom, laundry room, etc. \_\_\_\_\_

Approximate size of overflow in gallons: \_\_\_\_\_

**Use the buddy system when entering a private residence or business.  
DO NOT track sewage to uncontaminated areas of the property.**

List items that have been affected by the overflow: \_\_\_\_\_

Did the property owner/resident take action to protect the property? Yes \_\_\_\_\_ No apparent action \_\_\_\_\_

Has a cleaning contractor been contacted by the property owner/resident? Yes \_\_\_\_\_ No \_\_\_\_\_

Is the backup likely to affect fish or wildlife? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, has the EPA and DNR been notified? Yes \_\_\_\_\_ No \_\_\_\_\_

Initial actions taken (sign posted, barricades, sample taken, public notified): \_\_\_\_\_

Subsequent actions taken to prevent future overflows at this location: \_\_\_\_\_

Did you observe conditions that may have led to the overflow? Yes \_\_\_\_\_ No \_\_\_\_\_ If Yes, what were they? \_\_\_\_\_

### INFORMATION FOR THE PROPERTY OWNER/RESIDENT

1. Instruct the property owner/resident to take the following precautions to minimize loss and potential health effects, if not already done:
  - Keep children, pets and others out of the overflow.
  - Electrical appliances in affected areas present an electrocution hazard.
  - Move uncontaminated property away from the overflow area.
2. Clearly communicate that if blockage is in the municipality's main lines it will be promptly cleared, but if blockage is in the property owner's lateral line, municipal employees will not be allowed to clear it. In that case, property owners/residents must contact a local sewer service or cleanup firm.
3. Suggest using the yellow pages or offer a prepared list of cleaning contractors, without making recommendations.
4. Show concern and empathy for the property owner/resident, but do not admit or deny liability. Remain calm and professional, even if the property owner/resident is distraught and emotional; if violent, leave the site and call for assistance.
5. Give the property owner/resident your name, title and phone number for future reference.
6. Provide the resident with a copy of the flyer, "Information for Homeowners & Residents - Facts About Sewer Backup Incidents."
7. Forward a copy of this Report to the appropriate office and insurance carrier.

See  
Handout



# Inside the Residence



It doesn't always go smoothly!

They want you to pay!



Don't discuss fault or liability



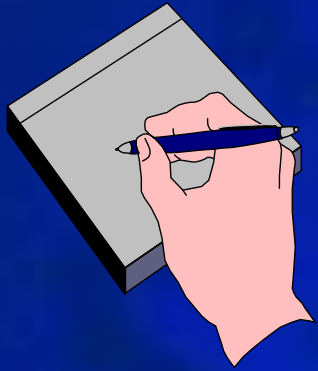
Calmly explain laterals are private lines

Call your supervisor if necessary



If they get violent – just leave





# Reporting

- Take notes and photos from the scene and write full report
- Include:
  - Previous backups in the area
  - Condition of lines
  - Tree locations
  - Nearby businesses

*Clues from previous backups can avoid future ones*

Case No. \_\_\_\_\_

## SEWER BACKUP FOLLOW-UP INVESTIGATION

*Following an overflow incident, a full investigation may indicate additional follow-up actions to be taken, suggest procedural changes that could improve future responses, and will provide full information to claims adjusters.*

Location/Address of Overflow \_\_\_\_\_

Onsite Response Personal \_\_\_\_\_ Date of Onsite Response: \_\_\_\_\_

Property Owner Name \_\_\_\_\_ Phone: \_\_\_\_\_

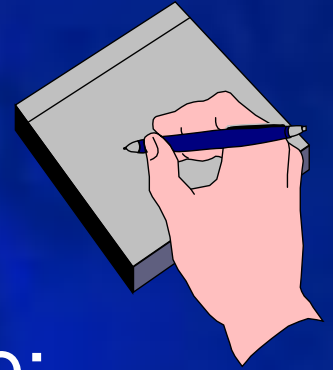
### FINDINGS *(Answer all questions that can be determined):*

Date the municipality was first notified of the problem? How notified?	
What action was taken when notified, and when?	
What was the apparent extent of damage to property?	
What was the apparent cause of the backup?	
What methods of investigation were used (visual, videos, etc.)	
What is the estimated age of the sewer main?	
Type of construction of the sewer main?	
What is the record of frequency of inspection/cleaning at the site?	
Last date of inspection/ cleaning prior to the incident?	
Method of cleaning/inspection on that last date (flushed, jetted, rodded, etc.)	
Was this problem found to be in the main or the lateral?	
Have there been prior problems with blockage in the main? When?	
Are there major industries, schools, restaurants on this main? How close?	
Was the municipality doing any work in the area prior to the backup? If so, what was being done?	

*The Backup Investigation Report must be completed and returned to \_\_\_\_\_ within \_\_\_\_\_ hours of the onsite assessment and action, and forwarded to the insurance carrier within \_\_\_\_\_ hours of the investigation.*

See  
Handout

# Report to Insurance



- The biggest problems we see are:
  - Do not respond until they have checked with their insurance company
    - Customer gets furious and what do they do when they get mad? – SUE !!!
  - Late reporting
    - Hinders the adjusters ability to help

*But don't be paralyzed by fear*

# The Bottom Line

To try and mitigate your losses:

- Respond
- Investigate **Simultaneously**
- Report to insurance



*Dealing with the public can be  
a fine art*

- Treat all water soaked surfaces, furnishings and items as unhealthy until properly cleaned and sanitized.
- Do not use any electrical equipment while standing in water.
- Wet-vacuum or remove spillage.
- Operate wet vacuums only when plugged into a ground fault circuit interrupter or ground fault equipped outlet.
- Mop bare floors and wipe walls with a bleach solution, soap and disinfectants. Bleach solutions (one part bleach to ten parts water) are the most effective disinfectants, but may cause discoloration of many materials.
- Flush out and disinfect plumbing fixtures.
- Remove and discard carpet and steam clean or discard drapes.
- Remove and discard upholstered furniture and porous wood furniture stained by sewage.
- Sanitize and clean hardwood furniture, then thoroughly wipe, dry and apply an oil-based wood polish.
- Sanitize and repair, or remove and discard, paneling, wallboard or wall coverings.
- Clean up appliances or ductwork. If electric motors, wiring or insulation have been saturated have a qualified service technician to remove the motor, dry it, and inspect for damage before

- plugging them back in and turning them on.
- Ventilate the affected area with floor fans and a dehumidifier, if available, to properly dry the area. If it has not been directly contacted by water, activate the building's heating, ventilation and air-conditioning (HVAC) system, turn on exhaust or ceiling fans and open windows and doors when conditions are favorable.
- Do not use heat to dry closed building interiors; mildew and expanded water damage may result.
- After the initial cleaning, a second sanitized cleaning should take place.

For More Information Call:  
Your Number Here

(Insert your logo  
here):

## COPING WITH A SEWER BACKUP

Insert your City/Village seal, logo or other clip art here

## COPING WITH A SEWER BACKUP

If you have a backup, call us at \_\_\_\_\_ (during working hours) or call \_\_\_\_\_ (after hours). We will dispatch a maintenance crew to your address to find out if the stoppage is in the City/Village main or your private line (sewer lateral). If the sewer main is found to be clear, it is the responsibility of the property owner to call a licensed plumber or drain service to correct the problem. The City/Village cannot recommend any plumber. Check your Yellow Pages or Business White Pages. You may want to get at least three estimates from reputable plumbers. Check references to be sure you're dealing with a reputable plumber.

The City/Village will not pay for private plumber bills unless the City/Village directs that a plumber be called to solve a problem that is the City's/Village's responsibility. If the stoppage is in the City/Village main we will fix it as quickly as possible and keep you informed about what is being done.

A sewer backup creates a stressful and emotional situation for all affected parties. Potentially it may cause health and safety exposures as well as significant property loss. Proper responses to sewer backups can greatly minimize losses from negative

health effects and property damages. Every backup is unique and will require different responses but there are some universal principles that can be applied to all situations.

Sewer backup can lead to disease, destruction of your valuables, damage to your house, and the risk of electrocution. Prompt cleanup of affected property can help minimize the inconvenience and damage. **You should immediately arrange for a thorough, professional, sanitized cleanup of your affected property:**

- If a dishwasher, washing machine, shower, bathtub, toilet or other water fixture is operating shut it off immediately.
- Quickly close all drain openers with stoppers or plugs. Tub, sink and floor drains may need additional weight to keep them sealed. A string mop can be used to help plug toilets.
- Keep children and animals out of the affected area.
- Potential health and safety hazards must be identified and, if possible, eliminated prior to implementing cleaning or restoration procedures. Before entering the affected area the potential for electrical shock hazards and gas leaks must be assessed.
- Unplug all electrical appliances, small electrical devices on wet floor covering or other wet areas and turn off the circuit breakers supplying electricity to affected areas.

- Turn off the gas (or other fuel source) to your furnace or heater and hot water heater.
- Call the department of Public Works. Wastewater employees will check to make sure our main lines are not plugged.
- Move any uncontaminated property away from the affected areas.
- Take before-and-after photos of the affected areas.

Sewage and floodwaters contain bacteria and other hazardous microorganisms. These can be transmitted by touching contaminated items or by tracking them into uncontaminated areas on shoes. Children and pets are especially vulnerable. Frequent hand washing with hot, soapy water is an important preventative measure.

Cleaning and sanitizing is most effective when performed by professional service companies. Check your Yellow Pages or Business White Pages for reputable Service Company. A thorough cleanup should include, but is not necessarily limited to, the following:

- Wear waterproof boots or waders and heavy-duty rubber gloves and eye protection. To remove gloves, turn them inside out, without touching the contaminated exterior. Dispose of them properly.

See  
Handout

## INFORMATION FOR HOMEOWNERS & RESIDENTS

### - Facts About Sewer Backup Incidents -



Sewer backups are an unfortunate but common problem in U.S. cities and towns. Although municipal departments make every effort to prevent such incidents, they still may occur. The following information is offered to help property owners and residents understand why backups happen, how they can be prevented, and what steps citizens should take if a sewer backup affects their property. The following questions and answers may be helpful:

#### What causes a sewer backup?

Sanitary sewer overflows can be caused by a number of factors. They usually involve sewer pipe blockages in either main sewer lines or service laterals (lines between buildings and the main line). Causes may include pipe breaks or cracks due to tree roots, system deterioration, insufficient system capacity due to residential or commercial growth, or construction mishaps. In home and office plumbing systems, the main cause is accumulation of grease, tree roots, hair, or solid materials, such as disposable diapers or sanitary napkins that are too large for wastewater pipes to handle. Such materials may cause major backups in City lines as well as in residents' lateral lines. A frequent cause of water stoppages within the City's system, however, is vandalism. Leaves, sticks, rocks, bricks and trash have been found stuffed down manholes. We hope you will report observations of any such activity.

#### How could a sewer backup affect me?

If the backup occurs in a City maintained line, the wastewater will normally overflow out of the lowest possible opening, which is usually a manhole. However, in some homes—especially those with basements, or where the lowest level is even with the sewer lines—the overflowing wastewater may exit through the home's lower drains and toilets.

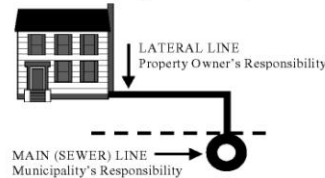
#### What should I do if sewage backs up into my home?

First, take action to protect people and valuable property:

- Keeping in mind that ceramic plumbing fixtures such as toilets are fragile, quickly close all drain openings with stoppers or plugs. Tub, sink, and floor drains may need additional weight to keep them sealed. A string mop can be used to help plug toilet openings.
- Don't run any water down your drains until the blockage has been cleared.
- A quick check with nearby neighbors will help determine if the backup appears to be in your neighbor's wastewater line, and/or widespread in your neighborhood. In this case, call the Department of Public Works immediately. Numbers are listed at the end of this flyer.
- Call a plumber if the problem is in your lateral service line.

#### If I call the city, what will they do about a sewer backup onto my property?

- You will be asked questions about the backup timing, location, the property at risk, etc.
- City personnel will check for blockages in the main line. If found, the blockage will be immediately cleared.
- If the main line is not blocked, you will be advised to call a plumbing or sewer contractor to check your lateral line. Maintenance and repair of the lateral line is the owner's responsibility. (See diagram below.)
- To minimize damage and negative health effects, you should arrange for cleanup of the property as soon as possible. There are qualified businesses that specialize in this type of cleanup.
- If the sewer backup onto your property resulted from blockage in the main sewer line, city personnel will explain what the city can immediately do to help take care of the problem.



## Is there anything I can do to prevent sewage backup into my home?



- Avoid putting grease down your garbage disposal or household drain. It can solidify, collect debris and accumulate in City lines, or build up in your own system.
- Never flush disposable diapers, sanitary napkins or paper towels down the toilet. They could stop up your drains and may damage your plumbing system.
- If the lateral line in your older home has a jointed pipe system, consider whether the roots of large shrubs or trees near the line could invade and break pipes. It is a good idea to know the location of your lateral line(s). Property maps can often be acquired from your city planning department.
- If the lowest level of your home is below ground level, such as a basement floor drain, it may one day be affected by a backup. One way to prevent sewage backup through such below ground areas is to install a "back-flow valve" on the lowest drain(s). You can also use a plumber's test plug to close these drains when not in use.
- For further information about preventive measures, contact a plumber or plumbing supply dealer.

## What does the municipality do to prevent this problem?

- Every attempt is made to prevent backups in the public wastewater system before they occur. Sewer lines are specially designed to prevent accumulation and stoppages.
- In addition, we have maintenance crews that are devoted to inspecting and cleaning wastewater lines throughout the City on a regular schedule.
- Degreasing chemicals are also injected into lines in areas that are prone to stoppages, such as those near restaurants, apartments or high density housing developments.
- Even with our maintenance schedule, however, backups are often beyond the City's control. Most that do occur are confined to the sewage pipeline, rather than backing up into a home.

## Will insurance cover any damage to my home or property?

In the majority of cases, a special rider will need to be added to your homeowner's or renter's insurance policy to cover damages related to sewage backups or water damage. This optional coverage is usually not very expensive, but you must usually request that it be added to your policy. Check with your insurance agent about this policy provision.

As with the majority of municipalities in the country, the City cannot assume financial responsibility for damages resulting from sewage backups, since most stoppages are related to conditions that are beyond the City's control. That is why it is important that property owners confirm that they are adequately insured—particularly if areas of their home lie below ground level.

Call your insurance agent today to have this coverage added to your policy.

## How and where should I report a sewer backup?

Emergency crews are on call 24 hours a day to assist you. In an emergency such as a sewer line backup, or if you observe any vandalism associated with the wastewater or sewer lines, contact the department:

Phone Number	Days	Hours
( )	Monday to Friday	a.m. to p.m.
( )	weekends and holidays	24 hours

(Municipal Logo, address, etc...)

See  
Handout

# Other Handouts

## LEGAL & LIABILITY CONSIDERATIONS

### Responsibility vs. Liability:

Municipalities may be held responsible for damages that arise from preventable sewage backups in the public sewer system. A municipality has a duty to exercise "ordinary and reasonable care" to keep its sewers free from obstructions. This generally equates to responsible sewer system repair and maintenance. However, although failure to meet repair and maintenance duties may create "ordinary negligence," it does not necessarily mean the municipality is strictly liable in cases of sewer backups and resulting damage to property.

Some of the city's legal protection is due to the fact that volumes of rainwater alone can cause a backup. A municipality is not obligated to build a system that is large enough to carry away all water that may result from even normal rainfall. The municipality also has immunity when it comes to the building and initial construction of sewer systems—these are legislative functions. In any litigation regarding sewer backup, a claimant must establish the negligence of the municipality.

Nevertheless, in some municipalities, sewer backups have led to costly and time consuming legal action against the municipality by its citizens. The backup of raw sewage into a building, onto municipal streets or into nearby surface water, carries the potential for serious health, safety and environmental problems. Such events are subject to regulations by the United States Environmental Protection Agency (EPA) as well as state and local agencies. In some cases, where flooding problems have been traceable to the city's negligent operation of the systems, the courts have denied governmental immunity and required the municipality to pay damages. This document cannot address specific prosecutions. The highly technical legal issues associated with some of these suits can best be explained by legal council.

### Liability Questions From Property Owners:

All municipal personnel should be observations about the causes of a claimant's service provider. This is an incident investigation reports should be municipality's carrier. If a citizen raises should be advised that the insurance or the legal liability, coverage and damage to discuss liability. The carrier's claims with claimants on behalf of the municipality.

### Keys to Avoiding Litigation:

The most important thing to remember found, and litigation against the municipality.

- A regular maintenance program
- Inspections and repairs are thorough
- Reports of problems are given quickly
- Citizens are treated with courtesy and information;
- Insurance carriers are provided with questions from claimants can be

## SEWER BACKUP EMERGENCY RESPONSE PLAN

An emergency response plan should be developed to assure that applicable personnel are prepared to take timely and efficient action in the case of a sewer backup incident. The plan should include at least the following:

- Primary response personnel designated for all districts, including names, titles & emergency phone numbers;
- Back up personnel to be contacted should those in primary positions be unreachable
- Police & Fire Department phone numbers (non-emergency) to inform them that the municipality is attending to a sewer line problem;
- Specialty contractor information that may be needed for plumbing/sewer line repair, cleanup or engineering consultation. Contractors' business and emergency home numbers should be on record;
- Names and telephone numbers of any regulatory or environmental agency that should be informed of a sewer backup or wastewater problem in the region;
- Name of the assigned management personnel who is authorized to speak to the media in the event of a major problem that may affect the larger community or citizen lives. All personnel should know the name of the authorized media spokesperson.
- A list of all emergency cleanup or pumping equipment, and where it is stored.
- A power failure backup system should be in place, as well as a failure alarm system for all lift stations, or sewer pump stations.
- Alarms should ring to a staffed location, or 24-hour "on call" pager.
- Lift Station code requirements can be acquired by contacting your state government: Examples may also be found at :

## SEWER BACKUP RESPONSE PROCEDURES

### Office Response to a Citizen Report:

Proper response by municipal personnel when an individual home or business owner reports a sewer backup problem can greatly minimize anguish and loss from such incidents. A stressed caller should be treated with consideration and empathy. The call should be accepted or quickly referred and the following information gathered or provided:

- The location of the sewer backup and the person calling.
- The scope of immediate risks to people and property.
- Clear information about who from the municipality will respond and when.
- Suggestions for proper precautions that may minimize loss.

### Field Response to a Sewer Backup Report:

Timely action taken by field personnel will vary, depending upon the situation. It is vital that the individual who reported the backup be met calmly, and that full respect is shown for the owner's property and possessions.

- Follow the Sewer Backup Emergency Response Plan as directed.
- Explain to the owner what the crew will be looking for during the inspection.
- Inspect the sewer backup area and take steps to protect people and property that may be at immediate risk.
- Take all necessary steps to determine the cause of the backup:
  - Check the flow in manholes above and below the backup location.
  - Televising the lines to find and help document the problem.
- Quickly arrange to correct the problem if it is determined to be a blockage in the lines:
  - If a blockage has caused the backup, remove the blockage and try to preserve it as evidence.
  - If possible, pump out the blocked area first, to avoid excess surge.
  - If backup damage was significant, consider help in cleanup, e.g., removal of water and sewer sludge.
  - **Never** discuss matters of legal claims or liability. Explain that the municipality's insurance carrier will make final decisions regarding responsibility based on facts.
- If the blockage problem was in the lateral line, clearly explain what they must do to repair the problem.
- Provide the municipality's list of local plumbing/sewer companies or suggest they use the yellow pages. Document recommendations.

## SEWER BACKUP INVESTIGATIONS

Documented sewer backup incident investigations are important for preserving the integrity of the sewer system, for providing insurance coverage information, and for reducing the risk of litigation against the municipality.

1. An analysis of the frequency and severity of sewer backup incidents can provide information to identify vulnerable areas of the system, the need for changes in inspection schedules, or a lack of accountability by district personnel.
2. Accurate information helps the municipality's insurance carrier establish claim responsibility. If a claims examiner is contacted by a claimant, it is critical that they have been prepared with accurate information about the incident, so they can discuss liability issues and options for the claimant.
3. All sewer backup reports received and investigations completed should be immediately documented and reported to the insurance carrier within 24 hours.
  - The initial report should indicate the time of the complaint, name of caller, personnel that received the complaint, and to whom the complaint was forwarded.
  - The onsite investigation should be thoroughly documented at the time of the site visit, answering all questions on the checklist that can be determined.
  - Additional follow-up investigations may also be important—particularly if there has been any question as to responsibility for the backup, or if something could be done to improve future responses.
4. Copies of all reports, documentation and causal evidence should be forwarded to the designated municipal personnel and to the appropriate insurance carrier representative.

Get your questions ready  
for the panel

