

# Your guide to sewer flooding

Everything you need to know about why it happens and how to deal with an internal or external sewer flood at your property



WONDERFUL ON TAP

SEVERN  
TRENT

We're always working hard to keep water flowing to your home. And while water is wonderful, waste water is something we never want you to have to deal with.

Sewer floods can make a real mess of our homes and gardens, causing unwelcome disruption to our lives. That's why we're so passionate about stopping floods from happening, and are constantly upgrading our pipes and working with our customers to keep everything flowing as it should.

We've put together this handy leaflet to explain:

- What to do if there is a sewer flood
- Who's responsible for what
- Why sewer floods happen
- How Severn Trent can help
- Some simple ways to help us prevent floods from happening

# How do I deal with a sewer flood?

While we're doing our best to make sure you never have to experience a sewer flood, we're always here to help. There are two simple steps to take if it happens:

## **Step 1 - Call us on 0800 783 4444\***

If your home is flooded and you think it's because of a public sewer or lateral drain, call our helpful advisors on **0800 783 4444**.

We're open 24 hours a day, seven days a week.

Our friendly customer operations team will help you work out what's caused the flood over the phone.

If they can't quite get to the bottom of it, they'll arrange for someone to come around and take a look.

We always aim to get there within four hours for internal flooding and within 12 for outdoor flooding.

Don't worry - we'll let you know what time to expect us.

When there's a big downpour, we hope you'll understand that we might take a little longer than normal to get to you. We also try and prioritise customers whose homes have been flooded, because we know that this can be very distressing.

\* If your sewerage services are provided by another water company, you will need to contact them instead

## **Step 2 - Contact your insurer**

After you've called us, get in touch with your insurer to let them know what's happened. It's a good idea to arrange any clean up (inside or outside your home) and damage replacement with them if you need to. By keeping them in the loop, it means that you're not putting any future insurance claims at risk.

## **How do I deal with a sewer flood?**

When you call, please let us know if you have any individual needs or requirements. We'll always do as much as we can to help.

If the flood has been caused by the public sewerage system, we'll try and resolve it. If it hasn't, we'll let you know what we can do to help. You'll probably need to get in touch with a private drainage company and/or your home insurance provider.

If you go to a private contractor before contacting us, we won't be able to refund you the cost of the work if we find out the flood was caused by our public sewerage system. So always call us first.

If the flood has been caused by a river, call the Environment Agency's Floodline number on **0345 9 881 188**.

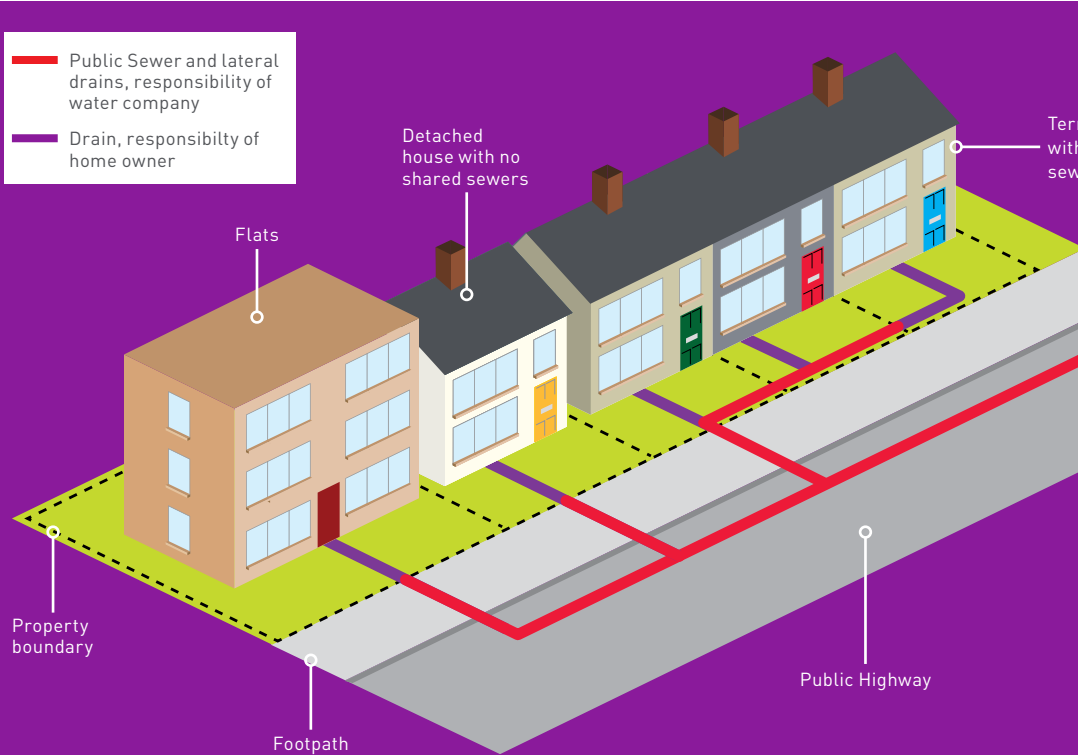
# Which drains are mine?

## Our drains

We look after any public sewers and lateral drains that are outside the boundary of your home or that you share with your neighbours.

## Your drains

That just leaves you to look after the drains that take waste water away from your home, up to the point where they connect with another property's pipe. This is called a 'private drain'.



# Who else is responsible for drainage?

The Environment Agency is responsible for building, maintaining and operating most river flood defences.

The Highway Authority maintains and repairs our highway drains.

The local authority or adjoining landowner is responsible for looking after culverted watercourses and the free flow of streams and ditches.

## What does this all mean?

Put simply, if there is a flood caused by the public sewers or a lateral drain, we'll clear it and fix it - no questions asked. When there's been too much rain, there's unfortunately not much we can do to deal with the flood until the water drains away. But often, we'll come and clear up as much as we can as a goodwill gesture (so long we can do it without dirtying your personal belongings - we don't want to mess up any future insurance claims).

Any floods caused by a blockage in your private drainage/assets will need cleaning up and sorting by you. Don't forget - there are private drainage companies who can do all this for you. Always make sure you check your home insurance or any emergency cover you have, because they might be able to help you get everything back to normal.

Where river flooding and failed flood defences have caused the flooding, ask the Environment Agency if they can help. And, if the problem has been caused by a fault with the highway drains, let the Highway Authority know and they'll take action.

traced houses  
in shared  
sewers



# Why has the flood happened?

The lovely British weather - exceptionally heavy rainfall can cause rivers and other watercourses to flood, and sometimes over-fill the sewers.

Sewers are designed to take away sewage from your home for treatment and in some areas, rainfall from things like roofs. As the population grows, more of our green spaces are covered over. This means that we've lost some of the natural drainage we had before. This, combined with a changing climate and heavier bursts of rain, means our sewers are working harder than ever. When they get too full, or there is a blockage, the sewers can sometimes flood.

**Blockages** - These are mostly caused by pouring the wrong things down the sink or flushing them down the loo - like vegetable fats, cooking oils and sanitary products. Our sewers are only designed to take away the normal contents of sinks, baths, showers and toilets, so all other waste should go in the bin.

**Floods** - We are always working hard to keep all our pipes in good condition, by replacing and repairing damaged sewers and those we think might cause problems in the future. But, however hard we work, there will always be the odd flood that comes as an unwelcome surprise.

## Did you know?

75% of all our sewer blockages are caused by wrong things being put down the sink or loo. When this happens, it builds up over time, stopping the normal flow of waste water, which might flood your home or garden. That's something none of us want to happen.

For some more tips on how to help us avoid blockages, visit [stwater.co.uk/sewer](http://stwater.co.uk/sewer)

# Ways we can help

1

## Cleaning up

We know a thing or two about cleaning up after a flood, and can give you lots of practical advice on what to do. If the flood has been caused by the public sewerage then, once the flooding has gone down, we'll usually help out with the basic clean up (unless this could damage or contaminate your possessions). Normally, this clean up includes pumping out the flood water, removing any sewage from an indoor flood and also disinfecting any hard-standing areas, like your driveway.

A deep-clean should be done by professional cleaners, so we can't do this for you. It's worth getting in touch with your insurance providers, as this might be covered by them.

2

## Working out the cause

We'll work hard to work out what caused the flood, and how we can stop it happening again. If it's not clear what's caused it straight away, we'll look into it further and let you know what we find out (but please be patient - sometimes this isn't simple and it can take a while to work out).

3

## Future proofing

If the flood was caused by a heavy rainfall, please let us know. We like to keep track of when this happens, so we can work out which parts of our waste water network need more support and hopefully stop it happening again in the future.

We'll always prioritise the areas that are worst hit, so sometimes a repair might have to wait a number of years. But in the meantime, we may be able to give you some help to protect your home from future floods (like flood-proof doors and gates). Once the flood has drained away, we'll chat you through the options.

# Don't forget!

If you do experience a sewer flood, always remember the following:

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## Keep it clean

Sewage water isn't pleasant stuff, so please remember to wear protective gloves, don't touch your mouth, disinfect your footwear and keep any little ones (that includes pets!) away from the flooded area. And, most importantly, make sure you wash your hands.

Follow this advice, and all should be fine. But if you do start to feel at all unwell, we'd recommend visiting your GP and mentioning that your home was recently flooded.

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## Check your appliances

If your gas meter or any gas appliance was submerged in the flood, don't turn on the gas or light any appliances until you've spoken to your gas supplier.

If any of your electrics (the meter, fuse box, any appliances or sockets) have been submerged, don't turn any of them on until you've spoken to your electricity supplier.

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## Ask your insurance

Any loss or damage that has been caused by a flood should be covered by your home insurance. It's a good idea to check your insurance regularly, because it's up to you to check you're properly covered. Make sure you take some pictures or videos of the flooding damage, as these can help you with your claim.

Any payment we make to you through the Guaranteed Service Scheme (GSS) is separate to and additional to any claim you make on your household insurance. If you're not sure what this is, take a look at the next few pages.

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## Ventilate your property

You'll probably be keen to dry out your property as soon as you can, and we can't blame you. The best way to do this is make sure it's ventilated: keep your windows open and unblock any air bricks to under-floor spaces so there's a good flow of air.



# Guaranteed Service Standards (GSS)

## **Will I be compensated?**

We work hard to look after your drains and sewers, and are rarely liable for any loss or damage to your personal belongings that has been caused by a flood. This is because we are only responsible if the flooding was a result of a failure by Severn Trent to reasonably maintain or repair the public sewerage network. For example, if the flood was caused by a one-off blockage in our sewerage pipes and we cleared it quickly, we have acted reasonably and so won't be liable.

Unfortunately, if there's been a flood as a result of bad weather that's overloaded the network, there's little we can do to help. Often, the flooding only stops when the rain does. Where a flood has been caused by something out of our control, we aren't liable for any loss or damage to your personal belongings.

We will often do a basic clean up as a gesture of goodwill to help things get back to normal as soon as possible.

If we're responsible, you may be entitled to a payment to cover the costs.

## **Payments for floods caused by the public sewerage system**

Where a flood has been caused by a fault in the public sewerage network, the Guaranteed Service Standards (GSS) can help. The GSS is a statutory scheme used by the whole water industry for customers where our customer service standards aren't meeting the level required by the industry. So, if there's been a flood inside or outside your home that was caused by the public sewerage network, you might be entitled to a GSS payment.

As soon as we've visited your home to assess the damage, we'll let you know if you're entitled to a GSS payment. To make it super easy, we'll even make the GSS payment application for you. You will normally be paid within 20 days, but we aim to beat that wherever we can. If 20 days have passed and you still haven't been paid, you'll also receive a late penalty payment.

Please note, any GSS payments do not mean that Severn Trent is liable for other claims. GSS payments are entirely separate from other claims.

### **Flooding inside your home**

If there's been a flood inside your home (internal flooding) that was caused by the public sewerage system, you're entitled to a full refund of the sewerage charge you've paid for the year. This is from a minimum of £150 up to a maximum of £1,000. You'll receive an amount that's equal to how much your property pays. For example, if your usual charges are £150, you'll receive £150 back.

We'll be working hard to make sure it never happens again. In the highly unlikely event that there is another sewer flood that affects the inside of your home, you'll receive another refund.

### **What counts as internal flooding?**

Internal flooding can include cellars and beneath suspended floors. It doesn't include garages, sheds or buildings that no one lives in (these are counted as external flooding).

If you've suffered from flooding inside and outside your home in the same incident, we can only pay you once. This will normally be the payment for internal flooding, because that's usually the higher amount.

### **Flooding outside your home**

If you've suffered flooding in your garden or driveway (external flooding), then you might be entitled to a payment of 50% of your sewerage charge. This is from a minimum of £75 to a maximum of £500.

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### **Payment summary**

To sum it all up for you, here's what you could be paid for different types of floods:

- **Internal flooding**

A refund of all your yearly sewerage charges (from £150 to £1,000)

- **Internal and external flooding**

A refund of all your yearly sewerage charges (from £150 to £1,000)

- **External flooding**

A refund of 50% of your yearly sewerage charges (from £75 to £500). You won't receive this if the flood is classed as an escape of sewerage and not a flood.

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## Exceptions

Here's a quick explanation of the few occasions when you won't be entitled to a payment. This is when:

- The incident isn't classed as flooding.
- The flood has been caused by exceptional weather.
- The flood is from privately owned sewerage pipes (i.e. the part of the sewer or drains that you're responsible for).

- You have somehow caused the flood (for example, if you have in some way damaged our sewerage pipe).

Remember, any GSS payment you receive is separate from, and in addition to, any other claims you make to your insurance provider.

### Where does the payment go?

If we refund your sewerage charges, the payment will go to the name on the bill.

# Who else can help?

There are lots of other organisations that can help you if there's a flood.

**Environment Agency** - The Environment Agency manage the flood risk from our main rivers. For information and advice on what to do before, during and after a flood, go to [environment-agency.gov.uk](http://environment-agency.gov.uk)

**Your local authority** - Local authorities manage local flood risks including surface water, groundwater and rivers or streams that are not main rivers. Contact your own local authority for more information.

**National Flood Forum** - The National Flood Forum is a national charity dedicated to supporting and representing communities and individuals at risk of flooding. Visit [nationalfloodforum.org.uk](http://nationalfloodforum.org.uk) for more information and resources.

**Your insurance company** - Contact your insurance company if you experience flooding and damage to property. They should be able to help you replace your damaged belongings.

**Private drainage companies** - These companies provide advice on dealing with issues on private sewers and drains.

If you have any questions about this leaflet, or there's anything you want help with, get in touch.

This publication is available in alternative formats, including large print and Braille.

For more information:



Call **0345 7 500 500**

Textphone **0800 328 1155**



**customercare@severntrent.co.uk**

Calls to 0800 numbers are free from UK landlines. Calls to 0345 numbers are charged at a local rate and when phoning from a mobile, may be included in your free minutes package.

Severn Trent  
PO Box 407  
Darlington DL1 9WD

[stwater.co.uk](http://stwater.co.uk)

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