Your guide to sewer flooding
What you need to know about flooding in or at your property
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.

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.

This leaflet explains what to do if sewer flooding does occur.

What to do if a sewer floods?

While we’re doing our best to make sure you never have to experience a sewer flood, there are two simple steps to take if it does occur:

Step 1 - Call us on 0800 783 4444*

If your home is flooded and you think it’s because of a public sewer or shared 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 and what to do about it.

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

It might take us longer to reach you in situations of extreme weather.

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

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.

Step 2 - Contact your insurer

After you’ve called us, it’s best to immediately get in touch with your insurer to let them know what’s happened. They can:

- Arrange a professional clean up
- Replace anything that’s damaged
- Arrange alternative accommodation

Remember, if you don’t tell your insurer about something like sewer flooding, it could invalidate your policy in the future.

How do I deal with a sewer flood?

If the flood has been caused by the public sewerage system, we’ll try and resolve it.

If it hasn’t, 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.

See which drains are ours on the next page.* If your sewerage services are provided by another water company, you will need to contact them instead.

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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?
If a river floods, call the Environment Agency’s Floodline number on 0345 988 1188 or type talk (for the hard of hearing) on 0345 602 6340.

If there is flooding in the road, contact the relevant authority.

Highways England maintain and repair the highway drains on major roads in England. The Welsh Government are responsible for major roads in Wales. Smaller roads are the responsibility of the relevant local authorities.

The local authority or adjoining landowner is responsible for looking after culverted watercourses and the free flow of streams and ditches.
Cleaning up
If the flood has been caused by the public sewerage network then, once the flooding has gone down, we’ll usually be able to help you begin cleaning up (unless this could damage or contaminate your possessions).

We can:
- Pump out the water, removing most solids
- Disinfect any hardstanding areas, like your driveway (outdoor flood only)

We cannot:
- Dry out your property
- Remove or replace damaged items
- Replace any structural damage
- Provide alternative accommodation
- Pay compensation for loss or damage to your contents or property

A deep-clean should be done by professional cleaners. It’s worth getting in touch with your insurance providers, as this might be covered by them. In all cases, we will never do anything that will risk causing further damage to your property, e.g. removing water where access to an area is difficult or restricted.

Future proofing
If the flood was caused by a heavy rainfall, please let us know. It is important that we keep track of when this happens, so we can work out which parts of our waste water network need more support and do our best to 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.

We will also work with other authorities to help prevent surface water flooding.
Don’t forget!

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

Keep it clean
If you decide to start cleaning up yourself, please ensure you wear protective clothing, cover any cuts and wounds, don’t touch your mouth and keep away any little ones (that includes pets!). And most importantly, make sure you wash your hands. If you are experiencing an external (outdoor) flood, it’s worth remembering that ultraviolet light helps to kill off bacteria. So if it’s a sunny day, you can rest assured that nature is playing its part.

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.

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.

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 before you start to clean, 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.

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)

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 due to wipes 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. Sewers aren’t designed to deal with very wet weather. 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.

Payments for floods caused by the public sewerage system
Where a flood has been caused by 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. We’ll make the GSS payment application for you and you will normally be paid within 20 days. If 20 days have passed and you still haven’t been paid, you’ll also receive a late 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.
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.

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**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. On average, the annual sewerage charge is £140, but we’ll pay £150 as a minimum.

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 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.

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**Flooding outside your home**

If you’ve suffered flooding in your garden or driveway (external flooding) as a result of the public sewerage system, you might be entitled to a payment of 50% of your sewerage charge, as a minimum we’ll pay you £75.

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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 a minimum of £150 to a maximum of £1000).

- **Internal and external flooding**
  A refund of all your yearly sewerage charges (from a minimum of £150 to a maximum of £1000).

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

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If you are a non-household customer, speak to your retailer for advice about payments you might be entitled to receive.

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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 extreme weather, such as intense rainfall or prolonged periods of rain or snowmelt.
- The flood is from privately owned sewerage pipes (i.e. the part of the sewer or drains that you’re responsible for).
- The flood was caused by people putting the wrong things down the drain, like fats, oils, wipes, among other things (be sure to place these in the bin!).
- The flood was caused by bursting river banks that have prevented the sewers from flowing as they should. We aren’t responsible for river flooding.

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.
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

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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.