## WATER, SEWER & DRAINAGE ISSUES



For more information about issues related to water, sewer or drainage go to cnv.org/Claims or email claims@cnv.org

24 Hr. Emergency **604 988 2212** 

Water/Sewer/Drainage Inquiries 604 987 7155



Problems related to water, sewer or drainage that cause property damage can be related to the homeowner's system or to the City's system. In certain cases, it may be necessary to make an insurance claim. Mostly, these claims will be made to the personal insurer of the claimant. In some situations, the claim may be made against the City.







THE HOMEOWNER IS RESPONSIBLE FOR TAKING THE FIRST STEPS TO MINIMIZE ANY DAMAGE TO PERSONAL PROPERTY

 Remove excess water and any items from the area to prevent further damage. (Professional assistance may be needed if sewage is present due to special health considerations)

 Contact a damage restoration company for assistance

## DETERMINE THE ISSUE

In the case of water or sewer damage (such as a leak, water main break, sewer blockage, etc.) the first step **Foundation** is to determine if the problem is the Drain responsibility of the homeowner or the municipality. Contact a plumber as soon as possible. If the issue is on municipal property, contact the City's Operations Division at 604 987 7155 during regular work hours or after hours at 604 988 2212. An inspector will confirm the location of the problem and attempt to determine the cause. If there is damage to the property, contact your insurance company as soon as possible.

## MAKING A CLAIM

If you have insurance coverage, submit your claim for damages to your insurance company first. Your insurance company may then submit a subrogation claim to the City in order to be compensated for their expenses and your deductible.

Please note that the City is not an insurer of private property. Like most Canadian municipalities, the City provides compensation only when it is legally liable for the damage sustained. If you feel that the City is responsible for any damage sustained and wish to make a claim, you may do so by submitting a claim form available on the City website at cnv.org/claimsandloss.

If you are unsure about how to file a claim or have questions about the investigation or status of the claim, please call the City's Insurance and Risk Advisor at 604 983 7302, from Monday to Friday, 8:30am – 4:30pm. Please note that depending on the type of claim, it may take several weeks for a determination to be made about your claim.

Sanitary

Roof

Drain

Access Manhol

Once a claim is received, it is then acknowledged, investigated and responded to with a request for more information, an acceptance or a denial of liability. If you wish to appeal a denial of your claim, you may do so through either the Small Claims Court or Supreme Court of BC.

SINGLE FAMILY

**DWELLING** 

**UNDERGROUND** 

**UTILITIES** 

Catch

**Basin**