



Property Damage Information

311 At Your ✓ À votre Service

 Greater | Grand Sudbury
www.greatersudbury.ca

Sewer Back-Ups



What causes a sewer to back-up?

Most sewer back-ups happen because the line is plugged or requires maintenance work. Sewer back-ups are also caused by unusually heavy rainfalls, especially during the spring when there is also water accumulating from melting snow.

There are a number of steps property owners can take to reduce the contributing factors that cause weather-related sewage back-ups such as lot grading, downspout drainage and installation of flood-proofing devices.

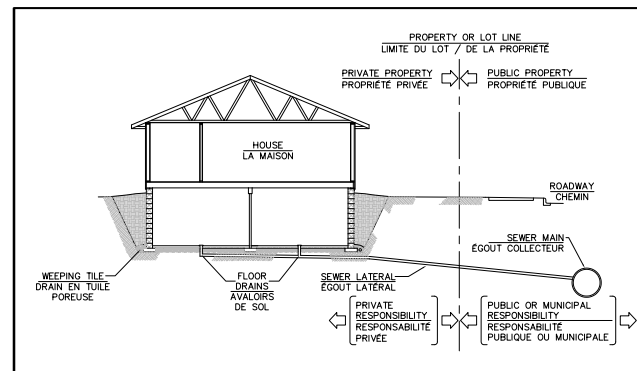
What is a City sewer?

The City sewer runs underneath the roadway collecting storm (rain) water and/or sewage from private laterals and transports it to a sewage treatment facility.

What sewers are the property owner's responsibility?

Private laterals connect each property from the building to the City sewer line. Property owners are responsible for the maintenance and repair of all connecting laterals from the building to the property line. The City is responsible for that portion of the lateral located on the street right-of-way (between your property line and the main sewer). If an obstruction occurs on the property owner's portion of the private lateral, the property owner is responsible for all resulting damages. **If an obstruction occurs on the City portion of the lateral, compensation will be provided if an investigation proves that property damage is the result of negligence on the part of the City.**

Please refer to the diagram below.



When there's a sewer back-up what should I do?

When a sewer back-up occurs, property owners should call Dispatch at 3-1-1. This line is open 24 hours a day, seven days a week to receive your calls.

There is a possibility that the main sanitary sewer is blocked. These blockages cannot be solved by a drainage contractor. Only City forces have the authority to clear a main sewer. If the main sewer is clear, the City representative may advise the property owner to repair their drain. Property owners may want to hire a drainage contractor to do this work on their behalf.

If possible, protect your property from further damage.

Be aware of electrical hazards! Document your damages with photographs, original invoices and bills of sale. Keep any damaged property available for inspection.

Should I call my insurance company?

Yes. Many insurance policies cover sewage back-up clean-up and the cost of repairing or replacing damaged property. This is the quickest way to recover costs and have repairs made. Your insurance company can provide full details.

What if I think the damage is the City's fault?

A claim may be considered if the blockage was within the City sewer. Typically, insurers try to recover the amount of your deductible as well as the claim that they paid.

If you want to claim directly against the City, follow the procedures outlined under Making a Property Damage Claim on the back panel of this brochure. **Based on the findings of the investigation, compensation will be provided if it is proven that property damage is the result of negligence on the part of the City.**

Water Main Breaks



What is a City water main and what belongs to the private property owner?

City water mains supply fresh water to customers' private service lines. The connecting line that brings water from the City water main into a building is the property owner's responsibility.

Why do water mains break?

Breaks may occur due to wear or other circumstances such as the damage caused by freezing in unusually cold weather.

There is a water meter leak or water line break affecting my property. What should I do?

In any flooding situation **be aware of electrical hazards!**
If possible, protect your property from further damage.
Document your damages with photographs, original invoices and bills of sale. Keep any damaged property available for inspection.

Should I call my insurance company?

Yes. Many insurance policies cover cleanup and the cost of repairing or replacing water-damaged property.
This is the quickest way to recover costs and have repairs made.
Your insurance company can provide full details.

What if I think the damage is the City's fault?

Your insurance company can pursue any party they believe to be responsible for the damages. Typically, insurers try to recover the amount of your deductible as well as the claim that they paid.
If you want to claim directly against the City, follow the procedures outlined under Making a Property Damage Claim on the back panel of this brochure. **Based on the findings of the investigation, compensation will be provided if it is proven that property damage is the result of negligence on the part of the City.**

Potholes and Road Hazards



Who can I call about potholes or other road hazards I see?

Phone Dispatch at 3-1-1. This line is open 24 hours a day, seven days a week to receive your calls. The exact location of the pothole/hazard will be recorded and an inspection arranged so appropriate action is taken.

My vehicle was damaged in a pothole. What should I do?

Have a licensed automobile mechanic inspect the damage.
Do not continue to drive your vehicle if it is not operating properly!
Notify the City of the exact location of the pothole/hazard so any needed repair work can be done. Document your damages with photographs, original invoices and bills of sale.

Should I call my insurance company?

If you believe the damage will exceed your deductible, contact your insurance company for assistance.

What if I think the vehicle damage is the City's fault?

If your insurance company pays for your vehicle repairs, it will attempt to recover money from anyone they think was responsible for the damage. Typically, insurers try to recover the amount of the claim that they paid as well as your deductible.

If you want to claim directly against the City, follow the procedures outlined under Making a Property Damage Claim on the back panel of this brochure. Each claim is examined individually. **Based on the findings of the investigation, compensation will be provided if it is proven that property damage is the result of negligence on the part of the City.**

City Construction Projects



My property has been damaged as a result of City construction activity. What should I do?

Write down the details of when and how the damage occurred; include the date, time and location. Some construction work is done by independent contractors. If possible, identify the company, equipment or event that caused the damage.

Should I call my insurance company?

Yes. Your insurance company may provide coverage for your damages. If so, your insurance company can pursue any party they believe responsible for the damages. This may be the quickest way to recover any costs and have repairs made.

What should I do with my damaged property?

If possible, document your damages with photographs, original invoices and bills of sale. Keep any damaged property available for inspection.

Should I notify the City about my damages?

If you wish to make a claim, follow the procedures outlined under Making a Property Damage Claim on the back panel of this brochure. **Based on the findings of the investigation, compensation will be provided if it is proven that property damage is the result of negligence on the part of the City.**

Making a Property Damage Claim

How do I make a claim?


There are two ways to make a property damage claim against the City:

1. Write a letter to: **City of Greater Sudbury
Risk Management/Insurance Officer
P. O. Box 5000, Station A
Sudbury, ON P3A 5P3**



Your letter lets the City know about your claim. It should describe what was damaged, how it happened, where it happened, and the date and time of the occurrence. You should identify any contractors, equipment or operators where possible. Remember to include your name, home address, and all telephone numbers where you can be reached.

or

2.  Complete a **Notice of Claim** form at Tom Davies Square (City Hall), at any Citizen Service Centre or on the City of Greater Sudbury web site at www.greatersudbury.ca. Office hours are 8:30 a.m. to 4:30 p.m., Monday to Friday. Extended hours are available at Citizen Service Centres. Call 3-1-1 for the Citizen Service Centre nearest you.

When should I notify the City about a claim?

The Ontario Municipal Act requires you to notify the City, in writing, within ten days of the date of the incident, and may require you to begin legal action within two years.

How are claims handled?

When Risk Management Services receives your claim, an investigation will be started. You will receive a written reply to let you know your claim has been received.

Our investigation may include an on-site visit by employees or an adjuster, if appropriate, as well as obtaining internal and external documentation, and speaking to employees and/or contractors who may have some knowledge of the incident.

A decision will be made when all of the information has been reviewed. You will be advised as quickly as possible.

The City's insurer or adjuster will provide compensation only when it is legally liable for the damage sustained.

This information is intended only as an informal guide