

How can I contact you?

Our contact centre is open 8am-8pm Monday to Friday,
9am-5pm Saturday

We're open 24 hours a day for emergency calls

Call us

All enquiries	0845 1 24 24 24
Request other information or leaflets	0845 1 24 24 24
Bogus caller checks on identity cards	0800 1 38 78 78
Leakage	0800 57 35 53

Additional services

Asian language	0845 1 24 24 21
Text telephone/minicom	0845 1 24 24 23
24 hour automated services	0845 1 24 72 47

Fax 01274 372 800

Visit our website yorkshirewater.com

Or write to us Yorkshire Water PO Box 52
Bradford BD3 7YD

serving **customers**

Helping to get your home back to normal

Insurance information - sewer flooding



yorkshirewater.com

Yorkshire Water Services Limited
Western House Halifax Road Bradford BD6 2SZ
Registered in England and Wales No.2366682

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YorkshireWater

This leaflet aims to give customers help and information regarding damage caused by flooding from public sewers.

Is Yorkshire Water responsible for damage caused by flooding from public sewers?

As we've no control over what goes into the sewer system we've no legal liability for damage caused by flooding from public sewers, except in cases where we've been negligent.

We've no liability for private sewers or drains.

Who should I contact regarding damage caused by flooding from public sewers?

We suggest you contact your own insurers. Household insurance covers the unfortunate event of fire, flooding or any insurable risk, leading to loss or damage to property or contents. Reimbursement is provided irrespective of whether anyone is to blame.

If there's liability for damage your insurers will handle the claim and recover their outlay as appropriate. If you check your policy you'll most likely find that it provides cover on a 'new for old' basis whereas any liability claim proved against us would be paid taking into account wear and tear.

Therefore it's in your interest to go to your own insurers and let them handle any claim. You may need to involve both your buildings and contents insurers if they're different companies or policies.

Your insurer should also be able to recover your policy excess on your behalf if someone else is liable.

What does household contents insurance cover?

Policies vary but they normally cover the 'contents' in the house, non-fixed items, including moveable furniture, carpets, electrical appliances, clothing and other personal effects.

Loss of consumables such as heating oil, food, etc. may also be covered. Plants, lawns, shrubs and flowerbeds in the garden may be covered (usually up to a specified amount). You should always check with your insurer for exact details of your policy cover.

What does household buildings insurance cover?

Household insurance tends to cover the structure of the building including permanent fixtures and fittings. Normally cover will include kitchen and bathroom fittings, domestic outbuildings, ornamental ponds, tennis courts, swimming pools, septic tanks, central heating fuel tanks, walls, gates, fences, hedges, drives, paths and patios.

In some cases there may also be cover for accidental damage to underground services for which you're responsible.

You should always check with your insurer for exact details of your policy cover.

What about my 'no claims' bonus?

Your policy may or may not provide a 'no claims' clause which would affect your renewal premium in the event of a claim. If you do have a policy with a 'no claims' clause and your premium is increased following a claim for damage caused by sewer flooding we'll consider a good will payment.

Am I entitled to anything from Yorkshire Water?

Our Customer Charter guarantees that any customer who has suffered internal flooding from public sewers which wasn't caused by excessive rainfall will receive a credit or refund equal to the full amount of sewerage charges for that year.

If you experience external flooding which wasn't caused by excessive rainfall you may apply for reimbursement of 50% of your sewerage charge.

For uninsured losses you can request an ex-gratia payment for essential items such as fridges, cookers, furniture, etc.

What if I don't have insurance?

If you don't have insurance cover you can request an ex-gratia payment from us for essential items.

How do I make an ex-gratia claim?

Call 0845 1 24 24 24, explain what you need and we will ring you back to go through the details and process your claim.