

NOTICE OF SEWER BACK UP CLAIM

In order to make a claim for damages or physical injury arising from a sewage disposal event, this form must be completed within **45 days** of the event, failure to provide proper notice will bar your claim.

All claimants must provide the following information:

Name: _____ Date: _____

Address: _____ Telephone: _____

Address of Affected Property: _____
(if different from above)

Please Briefly Describe the Claim: _____

(Complete Damage Inventory Report attached)

Date of Discovery of Property Damages or Physical Injuries: _____

Please Return To:

*MHOG Utility Department
2911 Dorr Road
Brighton, MI 48116*

FOR OFFICE USE ONLY

Date Received: _____

Forwarded to: _____ Date: _____

Forwarded to: _____ Date: _____

Forwarded to: _____ Date: _____

Forwarded to: _____ Date: _____

Sewer Back-Up Policy & Procedure

The MHOG Utility Department, which operates Genoa-Oceola, Genoa Township, and Howell Township Wastewater Systems, regrets that you have experienced a sewer disposal system event. We strongly urge you to check with your homeowner's insurance policy to see if coverage is provided.

It is the property owner's responsibility to use the reasonable precautions to preserve and protect the damaged property and take all necessary steps to reduce further damage.

NOTE: The MHOG Utility Department field employees are not permitted to authorize repairs or replacement of damaged items.

Initial Mitigation

It is our policy that we will utilize and pay the cost of one of our designated mitigation companies to clean, sanitize, and dry the impacted area to reduce hazard. By performing this measure, we do not admit any liability associated with the event. However, safety of our customers is important to us, and we want to assure that reasonable clean up and safety measures are implemented to reduce further damage from the event. (**Note:** failure to utilize one of our designated flood damage companies, may result in the utility not covering the initial mitigation costs).

Our office will contact either SWF Restorations or Serv-Pro to conduct initial mitigation. By performing this initial mitigation, we are not authorizing or agreeing to any restoration or replacement of property or items.

Current Michigan Law

Current Michigan Law Public Act 170 of 1964, as amended by Public Act 222 of 2001, requires that persons seeking compensation for personal injury or property damage must show that all of the following existed at the time of the event.

- The Genoa-Oceola Sewer & Water Authority at the time of the event owned or operated, or directly or indirectly discharged into, the portion of the sewage disposal system that allegedly caused damage or injury.
- The sewage disposal system of the Genoa-Oceola Sewer & Water Authority had a construction, design, maintenance, operation, or repair defect.
- The sewer service provider knew of, or in the exercise of reasonable diligence should have known, about the defect and failed to take reasonable steps in a reasonable amount of time to repair, correct or remedy the defect.
- The defect must be 50% or more of the cause of the event and the damage or injury.

You are also required to comply with the written notice requirements of the Act. Any claim you make must be submitted in writing within 45 days after the date the damage or physical injury was discovered or should have been discovered. The written notice must contain your full name, address, telephone number, the address of the affected property, the date of discovery of any property damage or physical injury, and a brief description of the claim. *Please use the forms enclosed to report your claim.* Once a form is filed, it will be submitted to the utility insurance company and you will coordinate your claim

through their adjuster and adjustment process. Concurrently, it will be important to contact your homeowner's insurance carrier as well.

Information You Will Need

Although it is traumatic to experience an event, proper documentation of the items and property damaged is important. It is important to record serial numbers, age, brand, and condition of any item damaged for insurance purposes. Please photo-document and record this information for your future insurance claim.