



City of Munford, Tennessee

1397 Munford Avenue
Munford, TN 38058
City Hall (901) 837-0171
www.munford.com
Dwayne Cole, Mayor

Dear Homeowner/Resident:

This letter is addressed to City residents who have experienced a sewer backup or some type of flooding in their residence. These types of events can be traumatic and overwhelming. It is our goal to make your interaction with the City as straightforward and manageable as possible during this ordeal.

If you have not already done so, the first step is contact the City's 24-hour phone number at 901-837-0171 and report the problem. The second step in dealing with flooding is usually to contact a company that does "mitigation" work. This involves doing the initial work necessary to keep damage from spreading and remove any contamination as quickly as possible. While the City cannot recommend a specific company, local mitigation companies include ServPro, ServiceMaster and RotoRooter.

Your next call should be to the insurance company who provides your homeowner's insurance. Even if that company declines your claim, you must give your insurance company the opportunity to promptly inspect what has happened, typically by sending their representative or adjuster to your house. The longer you wait, the less chance you have of receiving insurance coverage for the damage.

After mitigation and cleanup work is done, you may need a company to perform "restoration" work. Many mitigation companies will also do restoration work.

Any insurance settlement will be based on the report from the adjuster. Similar to an automobile claim, the adjuster will apply depreciation based on the age and condition of the property and point out costs that exceed industry standards. Ultimate responsibility to pay, or negotiate, the final bill from the companies providing mitigation and restoration work lies with you.

If you intend to file a claim with the City, then our insurance company may also have an adjuster review the costs. **VERY IMPORTANT:** the City's insurance company will not even consider a claim unless you have already notified your insurance company first. If you have absolutely no homeowner's insurance at all, then you will need to sign an affidavit attesting to the total lack of insurance for your home.

If you intend to file a claim with the City, you should seek approval of the costs before they are incurred. Even if the City agrees to pay some of these costs, it reserves the right to reject costs that are not pre-approved by the City Manager.

Please understand that sewer backups and flooding may occur for a variety of reasons, often for reasons considered natural or outside the City's control. Therefore, a determination that a City system is involved does not guarantee that the City will pay for any damages. In fact, in most Tennessee towns and cities, sewer backups are considered "acts of God" or "no-fault accidents" and these claims are routinely denied by towns and cities in Tennessee and other states.

Tennessee law has made it clear that the City does not and cannot guarantee that its sewers will never back up. This is why it's important for you to make sure you have sewer backup coverage included with your homeowners insurance policy. For more detailed information, go to our Sewer Backup Policy page at this link.

Also note that no statements by City employees constitute a promise to accept any insurance claim until you have received an official response from the City Manager.

For further information, please refer to our website (www.munford.com) or visit our office at 1397 Munford Ave., Munford, TN 38058, or call us at 901-837-0171.