

Insurance Case Study

Helfrich-Associates was called in May 2014 to assess an insurance claim for sewer damage in Burbank, CA. Damage occurred when a sewer-main blockage caused spill onto a commercial property. We were called in to address the following questions:

1. Was the event caused by a design/construction issue?
2. Was the event caused by a maintenance issue?
3. Was the event sudden and accidental?

Upon review of cleaning summaries for the past four years we were able to surmise that the determining factor for this blockage was grease build up. Review of the grease interceptor logs provided the following information:

1. The grease interceptor overflowed multiple times due to sewage backing up in the grease interceptor.
2. The City of Burbank regulations require that grease interceptors should be pumped and cleaned on a regular basis, so that the combined fats, oils, grease and solids accumulation does not exceed 25 percent of the total liquid depth of the grease interceptor.

One of the challenges we faced during videoing the sewer line, is the build-up in the pipe was so vast that the camera got stuck. The plumbing video technician could not snake the line due to the build-up. Access was achieved via a clean-out in an outdoor seating area. This section of sewer line was downstream and debris, sand, small rocks, and toilet paper were found.

Upon review of maintenance documentation and plumbing charges, we concluded that sewer backups had been occurring over the last four years. The discharge line from the grease interceptor had deteriorated, allowing sewage to back up causing the sewer main blockages.

The event that occurred in May 2014 was one of many blockages that had occurred at this site. A Helfrich-Associates engineering report was submitted to the insurance company to use in their evaluation of insurance policy coverage issues.