

Sewer Backup (SBU) Program Claim Filing Instructions



Was this sewer backup reported to the Metropolitan Sewer District of Greater Cincinnati (MSD)? If not, report it now at (513) 352-4900 or online at msdgc.org/SBU. You must report your sewer backup within 48 hours of discovery to potentially be eligible for reimbursement of damages under the SBU Program.

Are My Damages Eligible For Reimbursement from the MSD SBU Program?

- MSD's SBU Program covers eligible damages arising from sewer backups caused by inadequate capacity or negligent maintenance or operation of the MSD public sewer system.
- MSD's SBU Program does not cover damages solely arising from overland flooding or sewer backups caused by private building sewers.
- Please note: Receiving cleaning services from MSD does not guarantee claim reimbursement.

What Types of Damages Are Eligible for Reimbursement?

If eligibility criteria are met, MSD's SBU Program provides reimbursements for the following types of expenses:

- Loss of personal property (e.g., furniture, miscellaneous storage items, appliances). MSD reimburses the current (depreciated) value of damaged personal property.
- Structural damage to the interior of the property (e.g., flooring, drywall, electrical) and critical mechanicals (e.g., furnaces and hot water heaters). MSD reimburses the reasonable replacement value for structural damage and critical mechanicals, or the equivalent diminution in value.
- Reasonable expenses incurred to hire your own licensed, professional cleaning contractor, provided you were eligible for cleaning/mitigation services from MSD's contractor but did not receive them.

What Do I Need to File a Claim?

- **A completed and signed MSD SBU Claim Form** - Please read all the information, fully complete and sign the claim form, and include all requested supporting documentation.
- **Documentation of private insurance** - Ohio law requires MSD to deduct any benefits a property owner or renter is entitled to receive through private insurance from a sewer backup claim. You must include information on your MSD SBU claim form regarding homeowner or renter's insurance. Your claim cannot be processed without this information.

What Do I Need to File a Claim? (continued)

- **A detailed inventory of damages** - Only documented damages are potentially eligible for reimbursement. Please include a full inventory of items/materials damaged by the incident including as much detail as possible. Please include photos, estimates, invoices, and receipts when available.

How Long Do I Have to File a Claim?

Your claim must be received by MSD within **2** years of the date of your sewer backup.

How Do I Submit an MSD SBU Claim?

Please use one of the following methods to file your claim. Be sure to include the completed, signed claim form and all supporting documentation requested.

- **Online Portal:** Submit your claim through an online portal at msdgc.org/claims. For quicker processing, please upload supporting documentation as PDF attachments.
- **Email:** Submit your claim by email to sbuclaims@cincinnati-oh.gov. The claim form can be downloaded as a writable PDF at msdgc.org/claims. For quicker processing, please send the claim form and supporting documentation as PDF attachments.
- **Mail:** Mail a hard copy of your completed claim form and supporting documentation to the address below.
- **Deliver:** Drop off a hard copy of your completed claim form and supporting documentation to the address below between 7:30 a.m. and 3:30 p.m., Monday through Friday (except for holidays).

MSD Wastewater Collection Facility

c/o SBU Claims

225 West Galbraith Road

Cincinnati, OH 45215

How Long Does It Take to Process a Claim?

In most cases, you will receive a written decision within **60** days of MSD's receipt of your complete claim.

How Do I Check on the Status of My Claim?

- If you have questions about your claim or would like to check the status, please contact MSD's SBU Claims Department at (513) 244-5100 or via email at SBUclaims@cincinnati-oh.gov.
- You may also contact the SBU Program Ombudsman at the Legal Aid Society of Greater Cincinnati at (513) 362-2801.