

Did you know?

Property owners are responsible for all water and sewer pipes, fittings, and connections on their property, extending all the way to the City's mains. This includes the water meter, which the property owner must safeguard at all times from freezing or other damage.



And the property owner says, "Well, that is not something I am prepared for! What can I do to plan for such an event!?"

9-2-3: WATER SYSTEM RULES:

"Rule 13. Responsibility for Service Pipes and Fixtures: The City will not be responsible for service pipes and fixtures. Owners, at their own expense, must keep service pipes and fixtures from the mains in good working order and properly protected from frost and other dangers. No claim shall be made against the City on account of failure of any service pipe or fixture or for the accidental failure in the supply of water. No reductions from the regular rates will be made for any time that service pipes or fixtures are out of commission due to frost."

Glad you asked!

Having savings set aside for the replacement of a water or sewer service line is still going to be your best bet. Maybe there are tree roots clogging your sewer line, or the original clay sewer line collapsed. Maybe the water pipe recently froze during our cold snap and, upon thawing, broke the whole line allowing water in your basement or crawl space.

These are expensive repair or replacement projects!

Warranty & Insurance Programs

The [Montana League of Cities & Towns](#) informed us of a company which offers warranty programs specifically for service line maintenance or replacement projects. However, you don't need a new company to learn more. We recently learned that most home owners' insurance policies already include some sort of coverage, or at least have the option to add an endorsement.

What I learned with just a few phone calls...

My own policy did not include this type of coverage when I purchased it 16 years ago. With my carrier, new policies now automatically include the additional coverage. However, I had NO COVERAGE. For a small annual fee, I was able to add this to my policy very easily!

Read your homeowner's coverage policy document to see if it includes coverage for your interior and exterior pipes. You may already have it! But if not...

I spoke with insurance agents right here in Three Forks, and depending on the provider they may only cover interior damage, not the exterior lines.

Learn more by calling your own insurance provider or by calling any one of the three local insurance companies:

- Gwynn Rochford with Gallatin Insurance (388-7211)
- Doug Hamilton with Three Valleys Insurance (285-4848)
- Danika Quenemoen with Farm Bureau Financial (585-5834).