

Many customers are frustrated when they discover a leaking or blocked service line on their property and then learn that this piping is their responsibility to fix. Many are also unaware that these types of repairs are not covered by basic homeowner's insurance policies. In general, the private service lines leading to public water or sewer main within the road right of way are the homeowner's responsibility. The Metropolitan Commission (MetCom) recognized that one way it could help is to offer an optional voluntary service program that would help residents faced with a costly repair. MetCom customers are being offered a voluntary month-to-month water and sewer service line repair program for the private connections to their homes, which includes thawing and frozen pipe coverage.

**Contact the Service Line Warranties of America's representative** to inquire / sign up for the program at (724) 749-1063. Service plans available through this partnership will provide homeowners and light commercial properties (served by  $\leq 4$ " sewer and  $\leq 1$ " service lines or less) with an affordable, cost effective way to manage the unexpected expense and inconvenience of emergency in-home plumbing and external water / sewer line repairs leaks, breaks, and clogs.

### **Is this program required?**

- No, this is optional and not required. Other companies offer similar repair service plans. MetCom customers are free to purchase any plan they choose or no plan at all. As with any purchasing decision, homeowners should do their research and determine if this option makes sense for them. A certified plumber can also perform these repairs for you directly.

### **Why did The St. Mary's County Metropolitan Commission partner with Service Line Warranties of America?**

- MetCom recently selected Service Line Warranties of America (a branch of Utility Services Partners, Inc. that was acquired by HomeServe, USA) as part of our ongoing commitment to customer service.
- Many residents are not aware that buried water or sewer lines on their property are their responsibility to maintain. A broken or blocked water or sewer line on the property can cost thousands of dollars to repair or replace and many times residents are not prepared for this unexpected expense. Service Line Warranties of America (SLWA) not only works to educate the residents but also provides a maintenance solution.
- Further, SLWA has been recognized as the nation's largest and most trusted source of utility line plans endorsed by the National League of Cities (NLC).

### **Why does Service Line Warranties of America use the Metropolitan Commission's logo in its marketing materials?**

- Service Line Warranties of America's (SLWA) partnership agreement with the St. Mary's County Metropolitan Commission allows the company to use the logos in communications to indicate that there is a formal relationship in place and to let residents know that the

offering is legitimate, it is for the residents benefit and has the approval of the Metropolitan Commission.

- All of the mailings SLWA sends to the St. Mary's County Metropolitan Commission customers are first reviewed and approved by the Commission.
- SLWA is committed to transparency in all of its communications. All SLWA materials clearly state that the services the company offers are voluntary and that they are offered by SLWA, a private company that is separate from the Commission.

### **What is the relationship between Service Line Warranties of America and the St. Mary's County Metropolitan Commission?**

- Each agreement with a utility or municipality is a little different and is tailored to meet the needs of the community. The partnership allows Service Line Warranties of America to offer customers the most competitive monthly fee on available services. Under all partnerships, the decision by residents to sign up for a SLWA service plan is completely optional.

### **How common are utility line breakages and what are the common repair costs?**

- As the largest provider of water and sewer service line repair plans in North America, Service Line Warranties of America's (SLWA) and its parent company HomeServe, performed tens of thousands of water and sewer service line repairs for customers every year.
- It is very difficult to determine when a pipe may fail, with key contributors being the type of piping material, age of the service pipe, soil conditions and installation quality. Our data suggests that failures in water pipes occur most often in homes between the age of 30 and 60 years old. With the median age of homes in the U.S. being 42 years, the threat of failure is a major concern for the majority of homeowners as many service pipes are functioning on borrowed time.
- Water line repair can be costly – a replacement averages \$2,500 nationally. With the modest cost of SLWA's service plan, homeowners would still see financial benefit if the service line didn't break for another few decades –verses saving the small monthly fee at current rates.

### **I see there are complaints on the BBB site for Service Line Warranties of America?**

Service Line Warranties of America, and its parent company HomeServe, are proud of their A+ ratings with the BBB. The BBB notes that the relatively small number of complaints (*300 over last 3 years*) for a company the size of SLWA/HomeServe (*3 million customers with millions of interactions and 1.1 million repairs over the same 3 year period*) is one of the positive factors contributing to the A+ rating. Service Line Warranties of America and HomeServe take each customer concern seriously and works to resolve the issues to the customer's satisfaction. For more reviews, please visit <https://www.myreputation.com/reviews/homeserve-usa-norwalk> or contact their customer service phone number at 1-844-257-8795.

### **Doesn't my homeowner's insurance already cover these repairs?**

- Typically, no. Most homeowners are surprised to learn that they are responsible for the repair and the replacement of their broken, blocked or leaking utility lines on their property. While most basic homeowners' policies will pay to repair the consequential damage that results from failed utility lines, they do not cover the repair itself. We encourage homeowners to call their insurance company to determine actual coverage. If homeowners live in a condominium or duplex dwelling, they are also encouraged to contact their homeowners association to determine if coverage is needed prior to enrollment.

### **Who does the work under the service plan?**

- SLWA recruits licensed and qualified plumbing contractors from the area to the fullest extent practical to help keep money in the local economy. Contractors that are dispatched to the homeowner's residence undergo background, driving, drug and criminal checks before being accepted in to the "network". If a customer's line is in need of repair, a simple call to the SLWA 24-hour hotline will dispatch a local, licensed contractor familiar with local code.

### **Is investing in a "rainy day" fund a more effective approach to buying a service plan?**

- The reality is most people do not have rainy day funds and so a low-cost home repair service plan can be a sensible tool for many families to include in their financial strategy.
- The Biannual State of Home Survey, conducted by the Harris Poll on behalf of HomeServe, tracks homeowner readiness for a sudden home emergency repair expense. The summer 2017 recent release of the survey found that 29% of respondents have \$0 set aside for unexpected emergency, while 38% have less than \$500 set aside. This data is consistent with the Federal Reserve's *2016 Report on Economic Well-Being of U.S. Households* that found that 44% of adults say they either could not cover an emergency expense costing \$400 or would cover it by selling something or borrowing money.
- Many of the repairs covered by SLWA service plans can be quite expensive and an unexpected blow to a homeowner's wallet. For example, a water line replacement averages \$2,500 nationally. With the modest cost of a water line service plan, homeowners would still see financial benefit if the service line didn't break for another few decades versus saving the small monthly fee at current interest rates.

### **Does this program assist with low-income families?**

- As an additional benefit to low-income families, funds are set aside to help pay for repairs and other assistance for low income homeowners through a simple [online application process](#) to aid qualifying homeowners faced with a service emergency who do not have a service plan or the necessary funds to cover emergency home repairs.

**After I purchase a plan, when does my coverage begin?**

- Once you sign up, there is a 30-day waiting period before the service starts and before you are billed. You may cancel at any time.

**How do I cancel my plan?**

- You can let SLWA know at any time that you no longer want this coverage.

**Does the coverage extend to any breaks caused by declared natural disasters?**

- In general, no. Acts of God or other federally / state declared disasters would typically be covered by other types of insurance.

**Is this program approved by the Metropolitan Commission?**

- Yes, on September 27, 2018, the Metropolitan Commission (MetCom) approved an agreement with Utility Services Partners, Inc. (USP) in order to help facilitate the repairs to the private side of service lines where MetCom has no responsibility.

**The customer paid a connection fee when the house was built to connect to the public water and/or sewer lines? What is that for?**

- The one-time capital contribution charge made at the time of connection is required by the St. Mary's County Code and is based on the number of Equivalent Dwelling Units (EDUs) requested. The fee is used to pay the debt-service (or pay-go) on system expansion/construction of new public facilities and capacity expansions (not for maintenance of public facilities or for individual house / private connections).

**Customers already pay a monthly service fee. What is that for?**

- The monthly system improvements charge is required by the St. Mary's County Code and is imposed when an EDU is allocated by the Department of Land Use & Growth Management. It is owed whether or not a property is connected to the public water/sewer system and is paid in perpetuity, unless/until an allocated EDU is de-allocated by LUGM. The charge is used to pay the debt-service (or pay-go) on the comprehensive repair, replacement and upgrade of existing public facilities (not day-to-day maintenance or small repair or for individual house / private connections).

**How do I find out how old my water and /or sewer line(s) are, what type of pipes they are made of, where they are located, and who installed them?**

- In general, these questions are best answered by obtaining a copy of your Building Permit(s) from the County's Department of Land Use & Growth Management. Land Use & Growth Management is located in the Patuxent Building at 23150 Leonard Hall Drive in Leonardtown, MD 20650. They can be contacted at (301) 475-4200 extension1500.

Alternatively, a certified plumber can most likely visit your home and determine the type of pipe(s), their relative location and condition. It is not always safe to assume that the date your house was built is a representation of when the most recent water and sewer connections were made. In addition, SLWA will share their repair data on a monthly basis with you.

**If I have an indoor or outdoor water meter, what am I responsible for?**

- SLWA does not cover meters. Metropolitan Commission is responsible for the meter.

**Does this plan cover emergency calls such as grinder pump alarms/water shut offs?**

- No, the Metropolitan Commission will still handle these incoming emergency calls. Contact MetCom at (301) 737- 7400.

**If I am not connected to public water or sewer or only connected to one of the utilities, can my private system (ie. Private well or septic) service to the house be covered under this program?**

- The plans will cover only the transmission lines from the tank to the home. For example, pumps and tanks are not included in the warranty plans.

**How well has the warrantee program worked for you?**

- Please call us or provide us feedback about your experiences with the warranty program using our customer survey on the MetCom website at <https://www.metcom.org/>. How was the process to sign up? Have you made any claims? Were you satisfied / dissatisfied with the customer service?