



## **Service Line Warranties of America (SLWA) is the “Preferred Service Line Warranty Partner of the City of Laguna Beach”**

### **FAQs**

#### **Who is Service Line Warranties of America?**

SLWA is a private company that provides optional sewer service line warranties to homeowners for the portion of their sewer lines that are the responsibility of the homeowner, and will not be repaired by City crews if they break or fail. USP/SLWA’s Program is endorsed by the National League of Cities, North Central Texas Council of Governments, Multiple State Municipal Leagues, and over 250 Municipalities. SLWA has been a member of the Better Business Bureau since 2003 and they are very proud of their exemplary record. SLWA is also approved to operate in the state of California.

#### **Is this company really working with the City of Laguna Beach?**

Yes. SLWA is the “Preferred Service Line Warranty Partner of the City of Laguna Beach”. The partnership was approved by City Council in August 2015. The City is working with SLWA to make homeowners aware of the responsibility they have for the sewer line on their property, as well as to provide a discount on the warranty program during the promotional period. *This is optional and voluntary program for homeowners in the City of Laguna Beach.* The program is offered at no cost to the City and no public funds are used to promote or operate the program.

#### **Is this a City Program?**

This is NOT a City program, but rather SLWA is a program partner. As such, SLWA is solely responsible for the administration and service of the warranty programs. The Program was developed through the City’s Corporate Partnership Program. Visit the SLWA website at [www.SLWofA.com](http://www.SLWofA.com) or call 1-855-261-9830 (toll free) to sign up or get more details about the program. Visit <http://pslp.clwq.net> to learn about the partnership.

#### **Who is the National League of Cities (NLC)?**

The NLC is an organization dedicated to helping city leaders build better communities. Working in partnership with the 49 state municipal leagues, the NLC serves as a resource to and an advocate for the more than 19,000 cities, villages and towns it represents. SLWA is proud to have been selected by the NLC as an Enterprise Programs Partner. After almost a decade in business, SLWA has an A+ rating with the Better Business Bureau. The NLC, representing over 218 million Americans, is the nation’s oldest and largest organization devoted to strengthening and promoting cities as centers of opportunity, leadership and governance. The NLC serves as a resource to and an advocate for the more than 19,000 cities, villages and towns it represents.

**Why did the NLC and ultimately the City of Laguna Beach select a single company to provide homeowners with these warranties?**

The NLC recognized the need for these warranties and realized that there were economies of scale that could be achieved through the aggregation of potential homeowners that would result in a lower cost to the homeowner. They also realized that warranties are only as good as the company offering them and after a careful review of providers, it was determined that SLWA had the history and proven track record of providing the superior customer service required for this program.

**Is SLWA a member of the Better Business Bureau?**

Yes. SLWA has been a member of the Better Business Bureau since 2003 and they are very proud of their exemplary record. SLWA is also approved by the appropriate state regulatory body to operate in the state where it provides coverage.

**What happens if Service Line Warranties of America goes out of business? What happens to money paid in premiums?**

All of SLWA contracts are month to month and SLWA must legally maintain adequate reserves to satisfy all claims filed. Furthermore, SLWA has filed an application and received state approval in all states in which it operates. Each state has different requirements to ensure consumer protection and SLWA is compliant in maintaining the legally required financial reserves in the form of bonds, funded cash reserves or other financial security depending on the jurisdiction's requirements. Should some unforeseeable event cause under financial hardship on the company, the rules established by the various state agencies ensures that SLWA customers are provided with adequate protection that their claims would be paid.

**Where can I go to find out more about this program?**

Please visit SLWA's website at [www.SLWofA.com](http://www.SLWofA.com) or call them directly at 1-866-922-9006 (toll free) to learn more.

**Why is this letter getting sent to me?**

The National League of Cities recognized homeowner sewer line warranty services as something many homeowners have expressed interest in. It came to the City's attention that several state leagues had already endorsed, and were already working with, SLWA. For this reason, they carefully reviewed SLWA and determined Service Line Warranties of America to be the best option of those companies providing these types of warranties.

Your City Council and City Staff simply wanted to share the results of the NLC research with its homeowners. So, letters were mailed out by SLWA for the sole purpose of providing program information. Homeowners who wish to learn more about this program or want to enroll are encouraged to contact SWLA directly at the number provided in your letter. Homeowners who are not interested in these services may disregard the letter entirely.

If you choose to enroll in this program, please do so with the understanding that your City in no way warrants or is liable for the work or performance of Service Line Warranties of America. We are only making you aware of the availability of this product since sewer line repairs can be very expensive.

**Why is the City endorsing this program?**

In these difficult economic times, the City felt that it was important to educate residents that they are responsible for the service lines on their property and to also inform you that there was a program offered through a reputable company that could potentially save you a lot of money.

**Why is the City working with Service Line Warranties of America for this program?**

This program was brought to the City through the Enterprise Program of the National League of Cities administered by the Service Line Warranties of America. SLWA was selected by the NLC because of their high customer service and quality ratings. SLWA has been in business for nearly 10 years and has an A+ rating from the Better Business Bureau. In addition, SLWA was also unanimously selected by the North Central Texas Council of Governments (NCTOG) as a shared service provider after a careful review by a panel of independent cities.

**Did the City pay for this mailing?**

No. SLWA pays for all aspects of the program including marketing, customer service and repairs.

**Does anyone in my City have an ownership position in SLWA or benefit personally from this program?**

No. SLWA is independently owned and operated and no City official, employee or relative receives any personal compensation whatsoever. In other words, no one in your City is participating in your City for personal gain.

**Why is the City participating?**

This program provides several benefits for the City. First, it educates residents of their service line responsibility. Secondly, SLWA only uses qualified local area contractors so repair dollars stay within the community, which helps us all. Lastly, the City can be assured that all repairs are performed to code and that all appropriate permitting is pulled. This saves the City money because it encourages residents to report water and sewer leaks in a timely manner. Timely water line repairs conserve water and reduce water loss for the City. Timely sewer line repairs minimize wastewater pollution.

**Is the City receiving any compensation from SLWA?**

No, although SLWA does offer some cities compensation for allowing the use of the City seal on the letter, the City of Laguna Beach chose not to receive this compensation and instead ensured that area residents receive the lowest rates possible.

**Is there a minimum participation requirement?**

No, there is no minimum participation required.

### **Utility Line Responsibility**

#### **Isn't my city or utility company responsible for my lines? If not, doesn't my Homeowner's Insurance cover this type of Repair?**

Typically no. Most homeowners are surprised to learn that that they are responsible for the repair and the replacement of their broken or leaking utility lines, and most homeowners policies will pay to repair the damage created by failed utility lines but not for the repair itself. We encourage you to call your insurance company to determine your actual coverage. If you live in a condominium or duplex dwelling, we encourage you to contact your homeowners association to determine if you need this coverage prior to enrollment.

#### **What part of my sewer line am I responsible for maintaining?**

Homeowner responsibility varies greatly across the U.S. Within the City of Laguna Beach, the property owner is responsible for the sewer lateral that runs from the main line to the right-of-way, property line or sewer clean-out near the curb. In other areas, the City of Laguna Beach is not responsible for any portion of the lateral line that runs beyond the main line. SLWA will provide coverage for the portion of the service line for which you are responsible.

#### **What causes cracks, holes or leaks in utility lines?**

1. Time: Wear and tear over time. It can be that simple. Over time, fittings can fail, pipes can corrode and your house can shift and settle. A small crack or pinhole develops and leads to a leak. Next thing you know, your utility line has failed.
2. Weather: Freezing, thawing; rain, snow; each change of the seasons brings with it a different challenge to your utility lines, and the potential for cracks and leaks.
3. Landscaping: We all admire the beauty of a landscape graced with trees and shrubbery, but tree roots are not friends of your utility lines. Wrapping themselves around your lines, they will eventually cause cracks, leaks and clogs.

#### **What items are included as part of the warranty?**

The external sewer line warranty covers the underground sewer service line from the foundation of your home to the point where the line becomes the utility's responsibility. If any part of the line is broken and/or leaking, SLWA will repair or replace the line in order to restore the service (including cleaning tree roots from the sewer line).

#### **What items are excluded as part of the warranty?**

The sewer line warranty does not cover septic systems. The warranties are designed to ensure that the homeowner has utility service to the primary residence for the purpose of drinking, cooking and cleaning. Repairs for damages caused by the homeowner, a third party, natural disaster, act of God or by other insurable causes are not covered. Complete Terms and

Conditions for your residence can be viewed by visiting [www.SLWofA.com](http://www.SLWofA.com). You will be asked to enter your zip code to ensure the correct version is displayed.

**Does this warranty include inside of the house?**

No. The external sewer line warranty does not provide coverage for inside of the house.

**Who replaces landscaping if damaged?**

SLWA will provide basic restoration to the site. This includes filling in the holes, mounding the trench (to allow for settling) and raking and seeding the affected the area. Restoration does not include replacing trees or shrubs or repairing private paved/concrete surfaces.

**Is soil movement due to ground shifting covered?**

Yes, ground shifting is one of the major causes for sewer line breaks. If the line is broken and leaking the repair is covered under the warranty.

**Is tree root damage covered?**

Yes, invasive tree roots are another major cause for sewer line failures. If the line is broken, leaking or clogged, the repair is covered under the warranty.

**Will the company inspect the lines for residents?**

While SLWA reserves the right to inspect lines for pre-existing conditions, they generally do not inspect lines for residents to look for leaks or other problems. SLWA responds to customers who report a claim for a line leak, clog or other failure from normal wear and tear.

**When does my warranty start?**

Coverage begins immediately after enrollment unless otherwise noted through a promotional letter.

**The Coverage Cap looks adequate but does SLWA have an annual or lifetime restriction on how much they will pay to repair?**

No. Unlike some other warranties available, SLWA provides you with the full coverage per incident. They will pay up to your coverage amount each and every time you need them. SLWA does not deduct prior repair expenses from your coverage cap or limit the amount they will pay annually.

**What are the event caps for the warranty? What are the annual caps per household?**

Coverage caps listed in the Terms & Conditions are per occurrence as follows:  
Sewer - \$4,000 plus an additional \$4,000 for public street cutting, if necessary

There are no annual or lifetime caps for coverage. Coverage is provided on a per incident basis and all work is warrantied for one year. It has been SLWA's experience that these coverage caps will more than adequately provide coverage 99.9% of the time. In the rare instance that

the repair is greater than the coverage provided SLWA will work closely with the contractor to provide the homeowner the additional work at SLWA's discounted cost.

**If more than \$4,000 is required for repairs or public street cutting, does the resident cover the cost?**

In the rare case that the repair exceeds \$4,000 the resident will be responsible for the difference. SLWA works very closely with its local contractors to avoid this situation and in the unlikely event this should occur, the customer enjoys pricing that would not otherwise be available by from the contractor.

**I cannot find my Terms and Conditions. How can I get another copy?**

You may either call SLWA at a 1-866-922-9006 to request another copy or visit [www.SLWofA.com](http://www.SLWofA.com), and follow the navigation prompts under "Manage Account: to log in. Once logged in, select the "View Terms & Conditions" from the home screen. The warranty product(s) that are active on your account will be displayed. Once you make your selection, your Terms & Conditions will display as a PDF. You can print or save them at this time in addition to viewing them online.

**Eligible Dwelling Types**

**Is the program just for residents, or can businesses participate?**

This program is only available for residential dwellings.

**I live in a condominium. Am I responsible for my water or sewer line?**

Please contact your homeowners association to determine if you are personally responsible for your sewer service line. If you are responsible and you have a single service line serving your dwelling, you are eligible to enroll. If you are served by a shared line, please contact SLWA at 1-866-922-9006 to determine eligibility.

**Can my condominium association enroll in this program?**

Yes. Because coverage issues can vary widely between associations, please call 1-866-922-9006 to speak with an employee who specializes in this custom coverage program.

**Repairs**

**What do I do if I need a repair?**

Simply call SLWA's 24 hour hotline number at 1-866-922-9006 to speak with one of the claim representatives. There are no forms or paperwork for you to complete. Once you report a claim, their contractor must call you within an hour to schedule an onsite visit, which typically occurs within 24 hours, but on a rare occasion could take as much as 48 hours – including holidays and weekends.

The vast majority of repairs are completed within 1-2 days of receiving the claim. Claims taking longer than a day are those which usually require utility line marking to prevent accidental damage to other lines on the property. At the completion of your repair, you will be sent a satisfaction survey. Results of these surveys are used to continually improve SLWA service levels and processes. SLWA has consistently enjoyed a 96% customer satisfaction rating (excellent and good categories).

**What codes will SLWA adhere to? The current code or the original code at the time of installation?**

If the line is broken and leaking, SLWA will repair or replace the leaking portion of the line according to the current code.

**Who will do the repair work?**

SLWA only employs qualified contractors from the local area who have the desire and ability to meet the high standards established by SLWA.

**Contractors**

**How selective is SLWA when choosing contractors to conduct repairs?**

SLWA is very particular when it comes to selecting contractors into their network. SLWA's objective is to provide the highest levels of customer service, and all SLWA contractors understand the importance of their role. SLWA works with local contractors that have both the desire and ability to meet their high customer service standards.

**How many plumbers is SLWA going to work with in my City?**

The number of plumbers depends on the number of households in the City. Generally, SLWA starts with a minimum of two contractors for the smallest cities, and adds one additional contractor for each 10,000 households of population.

**What if the plumber does poor work?**

SLWA screens local contractors to ensure that they have the desire and ability to meet high standards established. All work is guaranteed for one year. Any work that fails to meet the warranty or quality standards will be re-performed by the contractor or another contractor at no cost to the homeowner.

**Billing**

**How will I be billed?**

The choice is yours. SLWA can invoice you monthly, charge your card or deduct the monthly amount automatically from your checking account. You can make payments monthly or annually.

**Is this a long-term commitment?**

No. The contract is monthly and you may cancel your warranty at any time. If you have prepaid your contract and decide to cancel before the end of the term, you will be refunded the unused portion of your premium.

**Am I able to pay my bill online?**

Yes. Simply login to SLWA’s website ([www.SLWofA.com](http://www.SLWofA.com)) and follow the navigation prompts under “Manage Account” to login. Once logged-in, if you have already received an invoice, you can go online to pay your bill. Select “Update Payment Method” from the home screen. You will select the warranty products that you want to set up on a recurring payment method on the next screen. Follow the prompts to choose your new payment method (you can choose between Recurring Credit Card, Recurring Bank Account Withdrawal, and if you are already set up on a recurring payment method, you can also switch back to Invoice) and to provide the details on that payment method. You will receive an electronic receipt in your email after your transaction is complete.

**Additional Questions?**

This document contains answers to the most commonly asked questions you may encounter regarding the National League of Cities Service Line Warranty Program introduction. However, rest assured that Utility Service Partners/Service Line Warranties of America is available to assist you. For assistance, simply call (toll free) **1-866-922-9006** or email SLWA at [Partnerships@utilitysp.net](mailto:Partnerships@utilitysp.net) and they will be happy to help.