



# *City of New Richmond*

## *Wisconsin*

Dear City of New Richmond Homeowner;

The City of New Richmond has partnered with Service Line Warranties of America (SLWA), a provider of home emergency repair solutions to homeowners nationwide, to offer Exterior Water Service Line Coverage and Exterior Sewer/Septic Line Coverage to New Richmond homeowners.

Many homeowners are not aware that they are responsible for certain repairs; for example, many Americans don't know that they are responsible to pay for repairs to the water service and sewer/septic lines on their private property. Many homeowners are not prepared to handle the high costs of unexpected water service or sewer/septic line breakdowns.

Optional plans from SLWA can help protect you from the potentially expensive repair costs of water and sewer/septic lines inside and outside your home.

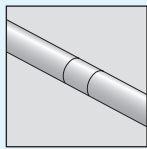
The enclosed information is provided to help you decide whether a plan from SLWA is right for you.

Please visit [www.slwofa.com](http://www.slwofa.com) for frequently asked questions and links to additional information. You can also call SLWA toll-free at 1-844-257-8795 for more information, to sign up for coverage, or to opt out of any future SLWA mailings.

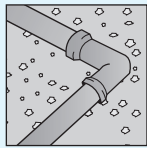
The City of New Richmond

# What would you do in an exterior line emergency?

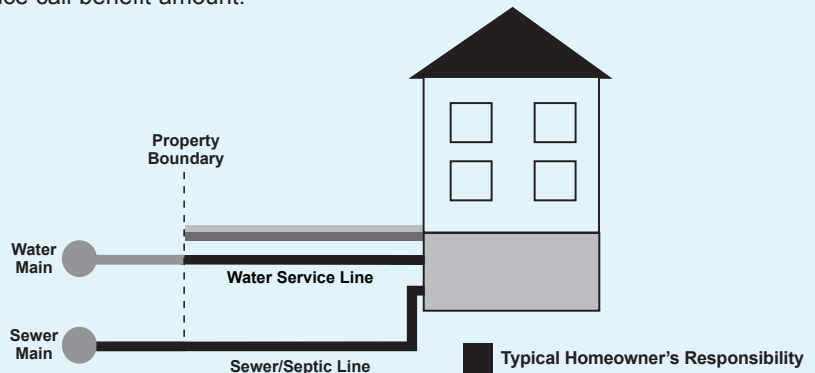
The illustration shows where things may go wrong with your exterior lines and how much a licensed and insured plumber would typically charge customers who don't have coverage. How would you cope if it happened to you? With coverage, it's not something to worry about; you'll have no bill to pay for covered repairs up to the service call benefit amount.



Replace water service line (26–100 ft.)  
**\$2,661**  
**Plan Members: No Charge<sup>‡</sup>**



Replace sewer/septic line (26–75 ft.)  
**\$5,054**  
**Plan Members: No Charge<sup>‡</sup>**



<sup>‡</sup>National average repair costs as of June 2020.  
 No charge for covered repairs up to the service call benefit amount.

The water and sewer/septic lines beyond the property boundary may be an additional responsibility of the homeowner and are included in this coverage. Septic tanks, leaching fields, pumps or grinders are not covered.

Take A Look At The Benefits You'll Receive	Exterior Water Service Line Coverage	Exterior Sewer/Septic Line Coverage
1. <b>Covered Repairs</b> – Guaranteed for one full year.	✓	✓
2. <b>24-Hour Emergency Repair Service Hotline</b> – Open 24 hours a day, 365 days a year.	✓	✓
3. <b>Our Promise to You</b> – Simply call SLWA toll-free at 1-844-257-8795 any time, and your coverage can be canceled at your request.	✓	✓

**Visit [www.slwofa.com](http://www.slwofa.com) to protect your exterior lines**  
**Or call toll-free 1-844-257-8795 | Available: MON-FRI 8AM-8PM | SAT 10AM-4PM EST**

## Important Questions & Answers

### What am I responsible for?

As a homeowner, you are responsible for your exterior water service line and exterior sewer/septic line. If the service lines beyond the property boundary to the main connections are also the responsibility of the homeowner, then they will be covered up to the benefit amount.

### Does my homeowners insurance cover this?

Most basic homeowners insurance policies do not cover repair or replacement due to normal wear and tear of these lines.

### Does this coverage include well lines?

Yes, coverage provides for repair or replacement of either water service or well lines, as explained in the "What should I know about this coverage" section.

### Who is eligible for coverage?

An owner of both a residential single structure permanently secured to the ground and the land it is located on may be eligible for coverage. Properties used for commercial purposes are not eligible for coverage. In IA, properties with more than 4 dwelling units are not eligible. Your property is not eligible if you are aware of any pre-existing conditions, defects or deficiencies with your exterior water service or exterior sewer/septic lines, or your exterior sewer/septic line has failed a smoke or dye test without resolution prior to enrollment. If you live in a development community with a condominium, co-op or homeowners association, your exterior water service line or exterior sewer/septic line may not be an individual homeowner's responsibility, so please check with your association before accepting this coverage.

### What should I know about this coverage?

**What's covered:** Coverage is for the following exterior lines, for which you have sole responsibility, that have experienced an operational failure, that are damaged due to normal wear and tear, not accident or negligence. **Exterior Water Service Line Coverage:** Coverage provides, up to the applicable benefit limit, for the covered cost to repair or replace a leaking, frozen, low pressure, or permanently blocked exterior water service line from your utility's responsibility or external wall of your well casing to the external wall of your home. **Exterior Sewer/Septic Line Coverage:** Coverage provides, up to the applicable benefit limit, for the covered cost to repair or replace a leaking or permanently blocked sewer line that takes wastewater away from the exit point within your home up to your utility's responsibility, or septic line that takes wastewater away from the exit point within your home up to the point of connection to the septic tank on your property.

**Not covered:** Damage from accidents, negligence or otherwise caused by you, others or unusual circumstances and the product-specific exclusions below. Additional exclusions apply. **Exterior Water Service Line Not Covered:** Branch lines; pressure reducing valves; or backflow prevention devices. **Exterior Sewer/Septic Line Not Covered:** Septic/collection tanks; leaching fields; grinder pumps; non-conforming drain lines; or branch lines. Disputes resolved by arbitration, without class action or jury trial, unless otherwise stated in your full Terms and Conditions. See full Terms and Conditions with complete coverage and exclusion details prior to enrolling by calling 1-844-257-8795 or going to [www.slwofa.com](http://www.slwofa.com).

### When can I make a service call?

Your plan(s) start the day your enrollment is processed. There is an initial 30-day waiting period before you can make a service call, providing 11 months of coverage during the first year. Upon renewal/reactivation (if applicable), there is no waiting period.

### What is the cancellation policy?

Cancel any time by calling SLWA at 1-844-257-8795. If you cancel either plan within 30 days of your start date, you will get a full refund of the cancelled plan(s) (less claims paid, where applicable). Cancellations after the first 30 days will result in a pro-rata refund of the cancelled plan(s) (less claims paid, where applicable).

### What is the term of my service agreement?

The plan is annual. Unless you cancel, your plan automatically renews annually at the then-current renewal price with your same payment terms.

### What is E-Z Pay/Direct Pay?

E-Z Pay/Direct Pay is a paperless and stress-free way to pay for your coverage. Payments are automatically debited from the bank/checking account of your choice as your payment becomes due, at no additional cost.

### What quality of repair can I expect?

Local, licensed and insured plumbers perform covered repairs, which are guaranteed against defects in materials and workmanship for one year.

### Who is SLWA?

SLWA is an independent company, separate from your local utility or community. If you would prefer not to receive solicitations from SLWA, please call 1-844-257-8795.