



PRSRT STD  
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**PAID**  
MAILED FROM  
ZIP CODE 33310  
PERMIT NO. 750



N7

## Important Water Service and Sewer/Septic Line Responsibility Message



N7

<<MR. SAMPLE A SAMPLE>>  
<<MAIL\_ADDRESS1>>  
<<MAIL\_ADDRESS2>>  
<<MAIL\_CITY, ST ZIP>>



**Date:** <<XX/XX/XXXX>>

**Response Requested:** Within 30 Days

## RESPONSE REQUESTED

**COVERED PIPE MATERIALS:** Cast Iron, Galvanized Steel, Copper, PVC - *all types of pipe material*

**ATTN:** <<Sample A. Sample>>

We are writing to let you know of your responsibility in the event of an exterior water service or sewer/septic line disruption.

Because you own the water service and sewer/septic lines on your property, you are responsible for paying for any needed repairs to these lines. This letter is to make you aware of your responsibility and voluntary coverage available for the exterior lines on your property.

Water and sewer/septic lines may weaken and break over time due to damage caused by normal wear and tear, including aging and ground shifting. Because these lines are buried underground on your property and are typically not inspected, a breakdown is almost impossible to predict and can be expensive to repair. In addition, pipe materials vary by region and date of installation. Materials such as cast iron, galvanized steel, copper and PVC deteriorate at different rates.

Your property at <<Serv\_Address1>> is not covered with Exterior Water Service Line Coverage or Exterior Sewer/Septic Line Coverage from SLWA Insurance Services (SLWA), who has partnered with the City of Rialto to offer these coverage plans to eligible homeowners. Without this *optional* coverage you may be faced with thousands of dollars in bills to replace the lines on your property in the event of a breakdown. You can now receive protection with no annual coverage limit with as many service calls as you need—up to \$8,500 per call for covered water service line repairs and up to \$8,500 per call for covered sewer/septic line repairs (30-day wait with a money-back guarantee for both).

This peace-of-mind protection covers all types of pipe material regardless of how old it is. You can avoid paying for the costs of covered repairs to your exterior water or well service or sewer/septic lines for as little as \$6.33 per month, conveniently billed quarterly or annually.

Respond today to help protect your exterior lines and finances. Simply complete and return the attached form or call 1-844-257-8796. This program is managed by SLWA, and no public funds were used for the mailing of this letter.

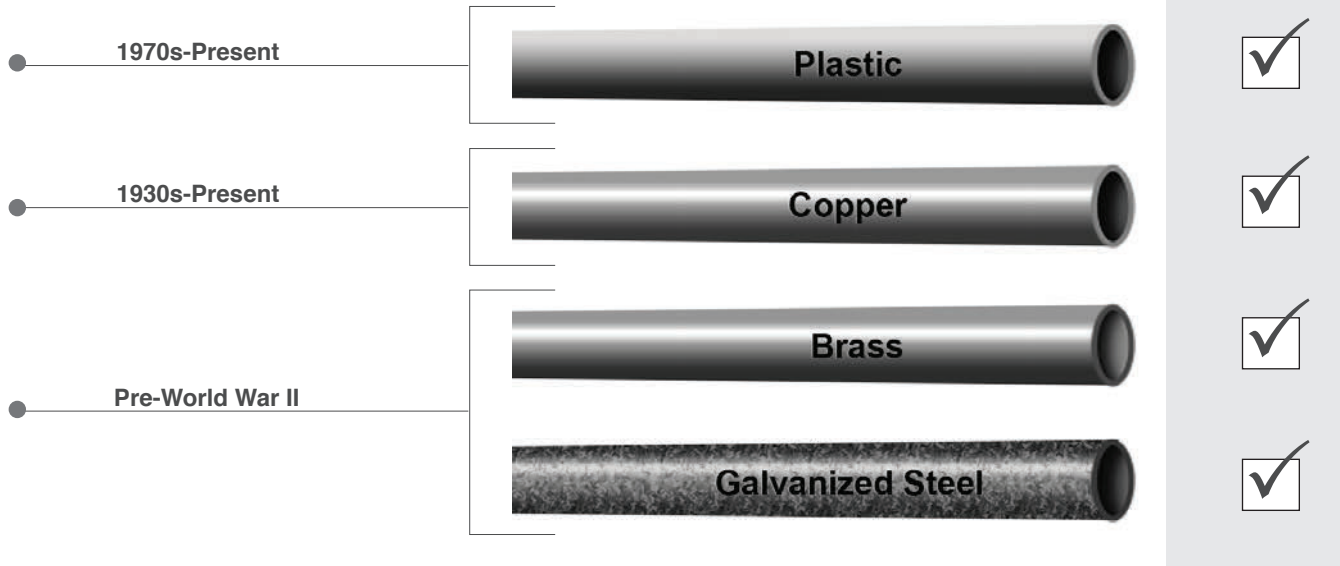
**VISIT:** [www.slwofa.com](http://www.slwofa.com)  
**PHONE:** 1-844-257-8796

**Please Reply By:** <<XX/XX/XXXX>>

SLWA Insurance Services (“SLWA”), California License #0L71169, with corporate offices located at 11 Grandview Circle, Suite 100, Canonsburg, PA 15317, is an *independent company separate from your local utility or community*, and offers and administers this optional home protection plan as an authorized representative of Virginia Surety Company, Inc., 175 West Jackson Blvd., 11th Floor, Chicago, IL 60604, the home protection plan issuer. Your choice of whether to participate in this plan will not affect any service you have with your local utility or community.

## COMMONLY USED PIPE MATERIALS

Below are common water service and sewer/septic line materials. The material your lines are made of depends on when they were installed. Breakdowns can happen regardless of the material, and many factors, including aging, corrosion and ground shifting, contribute to exterior line breakdowns.



**Please Complete and Return the Enclosed Form.**  
**VISIT: [www.slwofa.com](http://www.slwofa.com) | PHONE: 1-844-257-8796**

**Important Coverage Information:** Eligibility: An owner of both a residential home permanently secured to the ground and the land it is located on may be eligible for coverage. Recreational vehicles or homes on wheels and properties used for commercial purposes are not eligible for coverage. In GA, residential properties containing more than two dwelling units are not eligible. In IA, residential properties containing more than four 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 have had any roots removed from your exterior sewer/septic line prior to enrollment. If you live in a development community with a condominium, co-op or homeowners association, your exterior water service or exterior sewer/septic lines may not be an individual homeowner's responsibility, so please check with your association before accepting this coverage. If you live in a multi-family structure and do not own the entire structure, it will be your responsibility to provide SLWA Insurance Services (SLWA) with a signed release from all other homeowners for any work which may affect their portion of the structure. Benefit Details: Coverage provides, up to the benefit amount, for the covered cost to repair or replace the following exterior lines, for which you have sole responsibility, that are damaged due to normal wear and tear, not accident or negligence. Exterior Water Service Line Coverage: A leaking, 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: 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; any exterior lines that provide service to multiple properties or secondary buildings; and the product specific exclusions below. Additional exclusions apply. You agree to resolve disputes related to this plan by arbitration or in small claims court, without resort to class action or jury trial. Exterior Water Service Line Not Covered: Repair to any water line that branches off the main water service line; and thawing of frozen pipes. Exterior Sewer/Septic Line Not Covered: Septic tanks; leach fields; grinder pumps; lift stations, or any non-conforming drain line, such as a basement or storm drain; and repairs to any line that branches off the main line. Making a Service Call: Your plan starts the day your form is processed, and there is an initial 30-day waiting period before you can make a service call, giving you 11 months of coverage during the first year. Upon renewal/reactivation (if applicable), you will not be subject to a waiting period. Cancellation: You may cancel within 30 days of your start date for a full refund (less any claims paid, where applicable). Cancellations after the first 30 days will be effective at the end of the then-current billing month, and you will be entitled to a pro-rata refund less any claims paid (where applicable). You may also contact SLWA to cancel if you find your utility or municipality provides similar coverage to you at no charge, and you will receive a refund less any claims paid (where applicable). Renewal: The plan is annual. For E-Z Pay/Direct Pay, credit card or debit card customers, unless you cancel, your plan automatically renews annually at the then-current renewal price with your same payment terms.

To see full Terms and Conditions with complete coverage and exclusion details prior to enrolling call 1-844-257-8796 or go to [www.slwaterms.com](http://www.slwaterms.com). SLWA Insurance Services, with corporate offices located at 11 Grandview Circle, Suite 100, Canonsburg, PA 15317, administers Exterior Water Service Line Coverage and Exterior Sewer Service Line Coverage as an authorized representative of Virginia Surety Company, Inc., 175 West Jackson Blvd., Chicago, IL 60604. It is an independent company, separate from your city, local utility or municipality, providing emergency home repair services and protection solutions to homeowners across the U.S. If you would prefer not to receive solicitations from SLWA, please call 1-844-257-8796.

**E-Z Pay/Direct Pay:** 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.

# Acceptance Form

Please confirm your name and address below and make any changes if necessary.

<<Sample A. Sample\_xxxxx>>  
<<Serv\_Address1\_xxxxxxx>>  
<<Serv\_Address2\_xxxxxxx>>  
<<Serv\_City\_xx, ST Zip>>



By providing my e-mail address, I request that I be notified when my current and future service agreements and any related documents are available at [www.slwofa.com](http://www.slwofa.com), and I acknowledge that I can access these documents. I can change my preferences or request paper copies online or by calling SLWA.

E-mail Address \_\_\_\_\_

Phone #

## Choose Your Protection Plan(s)

For fastest processing, please visit [www.slwofa.com](http://www.slwofa.com).

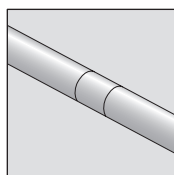
### BEST VALUE

Exterior Water Service Line Coverage and Exterior Sewer/Septic Line Coverage 1901xN7H055CCAS-9999 1901xN7H048CCAS-9999	FIRST-YEAR SAVINGS OF 10% OFF when you select both plans	
	QUARTERLY	ANNUALLY
	<input type="checkbox"/> <del>\$46.98</del> \$42.24	<input type="checkbox"/> <del>\$187.92</del> \$168.96
Exterior Water Service Line Coverage 1901xN7H055ACAS-9999	QUARTERLY	ANNUALLY
	<input type="checkbox"/> \$18.99	<input type="checkbox"/> \$75.96
Exterior Sewer/Septic Line Coverage 1901xN7H048BCAS-9999	<input type="checkbox"/> \$27.99	<input type="checkbox"/> \$111.96

**Yes**, please sign me up for the protection plan(s) from SLWA I have selected above. By signing below, I agree to the terms on the reverse side of the letter, understand there are limitations and exclusions, and meet the eligibility requirements for this coverage. SLWA will invoice me based on my selection above and I will select a payment method on the invoice. I understand this optional coverage is based on an annual contract and will *automatically renew annually* on the same payment terms I selected at the then-current renewal price. I can always cancel at any time.

Signature (required) \_\_\_\_\_

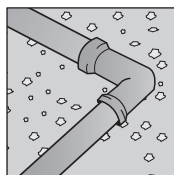
## 2018 EXTERIOR LINE RESPONSIBILITY REVIEW



Replace water service line (26–100 ft.)

**\$2,585**

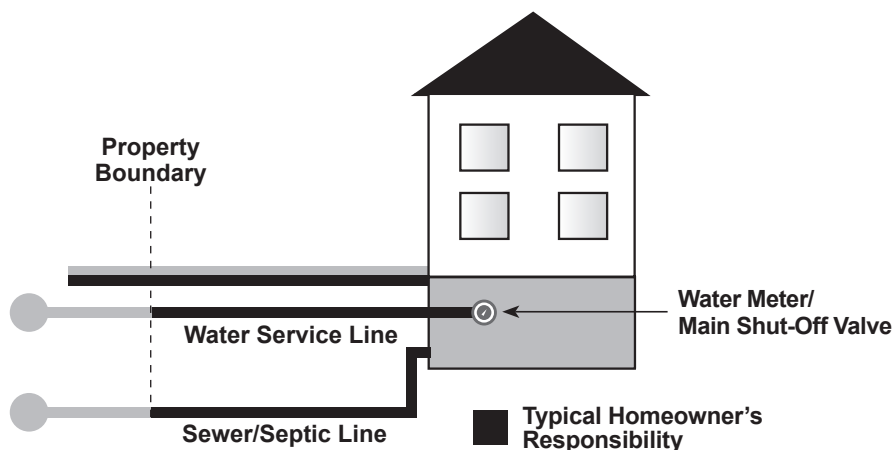
**Plan Members:  
No Charge<sup>‡</sup>**



Replace sewer/septic line (26–75 ft.)

**\$3,389**

**Plan Members:  
No Charge<sup>‡</sup>**



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.

<sup>‡</sup>National average repair costs within the SLWA network as of March 2018. No charge for covered repairs up to the benefit amount. Exclusions apply. See details in accompanying letter.

## Exterior line disruptions: Here's How They May Affect Homeowners

**One of the most common misconceptions regarding service line infrastructure is that the utility or the government will take care of the problem if there is a breakdown on private property,** but the homeowner is primarily responsible for the exterior lines that bring fresh water to your home and remove wastewater. The bottom line is that homeowners should take steps today to prepare themselves and help protect their finances from the costs and damages of exterior-line related home emergencies.

**Homeowners are largely unaware that a breakdown on their own property is likely their responsibility to fix,** often at significant cost. Many Americans are unaware that they are responsible for the lines that run from the street to their home.<sup>1</sup>

Many may mistakenly assume that the damage is covered by their homeowners insurance policy. Most basic homeowners insurance policies do NOT cover exterior line failures due to normal wear and tear on a homeowner's property.

The price tag to replace a water service line averages \$2,500; a sewer/septic line replacement averages \$3,300.<sup>2</sup> Homeowners can take steps today to prepare themselves and protect their exterior lines and finances from the costs and damages of exterior-line related home emergencies.

<sup>1</sup>Ipsos Public Affairs, 2012.

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**ATTN:** <<Sample A. Sample>>

Recently we wrote to you about water service and sewer/septic line coverage available to Rialto homeowners. Many have decided to accept this voluntary coverage.

Since we haven't heard from you, we are writing to remind you about this voluntary coverage and your responsibility regarding the water and sewer/septic lines on your property. Because you own the water and sewer/septic lines on your property, you are responsible for paying for any needed repairs to these lines.

Water and sewer/septic lines may weaken and break over time due to damage caused by normal wear and tear, including aging and ground shifting. Because these lines are buried underground on your property and are typically not inspected, a breakdown is almost impossible to predict and can be expensive to repair. In addition, pipe materials vary by region and date of installation. Materials such as cast iron, galvanized steel, copper and PVC deteriorate at different rates.

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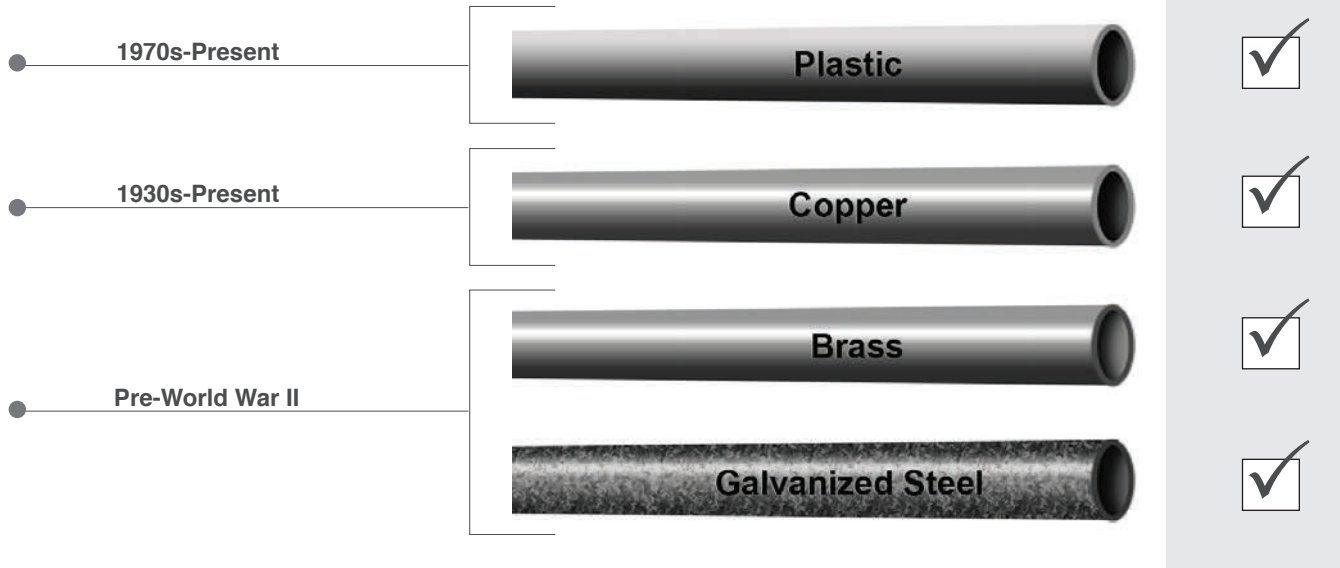
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# Acceptance Form

Please confirm your name and address below and make any changes if necessary.

<<Sample A. Sample\_xxxxx>>  
<<Serv\_Address1\_xxxxxxx>>  
<<Serv\_Address2\_xxxxxxx>>  
<<Serv\_City\_xx, ST Zip>>



By providing my e-mail address, I request that I be notified when my current and future service agreements and any related documents are available at [www.slwofa.com](http://www.slwofa.com), and I acknowledge that I can access these documents. I can change my preferences or request paper copies online or by calling SLWA.

E-mail Address \_\_\_\_\_

Phone #

## Choose Your Protection Plan(s)

For fastest processing, please visit [www.slwofa.com](http://www.slwofa.com).

### BEST VALUE

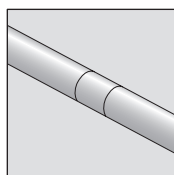
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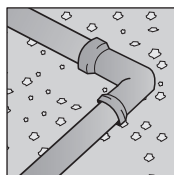
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Replace water service line (26–100 ft.)

**\$2,585**

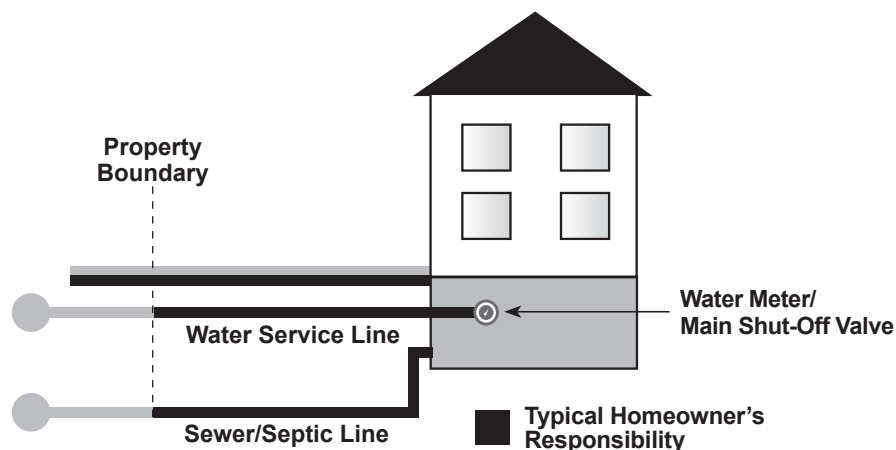
**Plan Members:  
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Replace sewer/septic line (26–75 ft.)

**\$3,389**

**Plan Members:  
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Important Water Service and Sewer/Septic Line Responsibility Message



<<MR. SAMPLE A SAMPLE>>  
<<MAIL\_ADDRESS1>>  
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**Date:** <<XX/XX/XXXX>>



**Reminder:** Please Reply By <<Month X, XXXX>>

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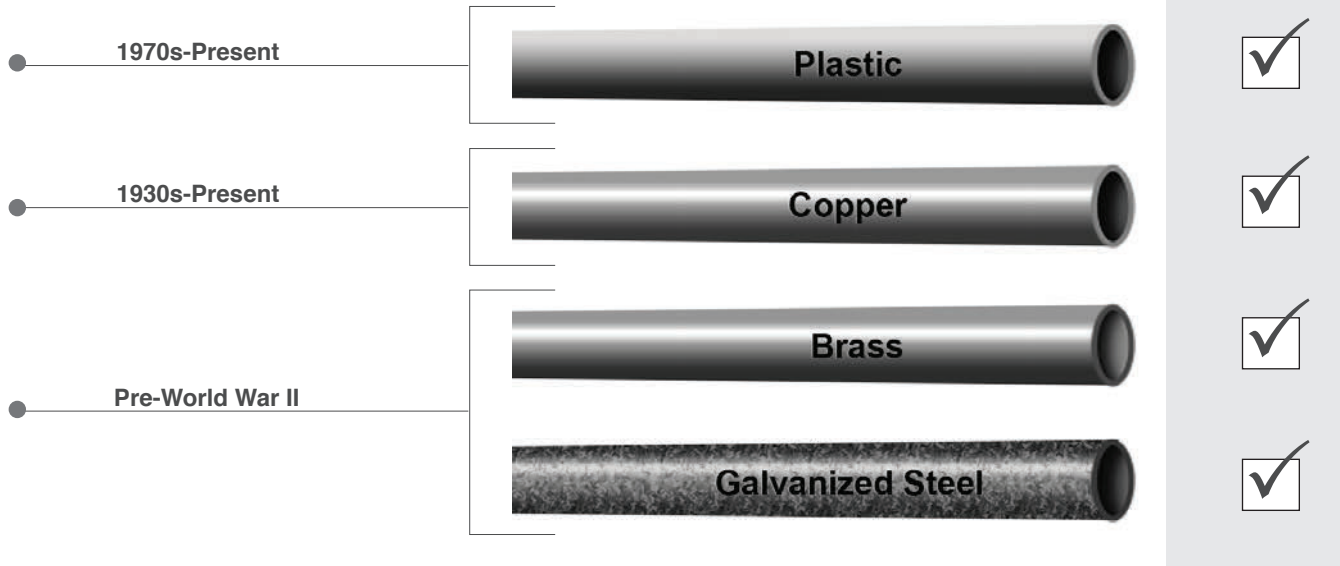
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**Please Complete and Return the Enclosed Form.**  
**VISIT: [www.slwofa.com](http://www.slwofa.com) | PHONE: 1-844-257-8796**

**Important Coverage Information:** Eligibility: An owner of both a residential home permanently secured to the ground and the land it is located on may be eligible for coverage. Recreational vehicles or homes on wheels and properties used for commercial purposes are not eligible for coverage. In GA, residential properties containing more than two dwelling units are not eligible. In IA, residential properties containing more than four 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 have had any roots removed from your exterior sewer/septic line prior to enrollment. If you live in a development community with a condominium, co-op or homeowners association, your exterior water service or exterior sewer/septic lines may not be an individual homeowner's responsibility, so please check with your association before accepting this coverage. If you live in a multi-family structure and do not own the entire structure, it will be your responsibility to provide SLWA Insurance Services (SLWA) with a signed release from all other homeowners for any work which may affect their portion of the structure. Benefit Details: Coverage provides, up to the benefit amount, for the covered cost to repair or replace the following exterior lines, for which you have sole responsibility, that are damaged due to normal wear and tear, not accident or negligence. Exterior Water Service Line Coverage: A leaking, 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: 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; any exterior lines that provide service to multiple properties or secondary buildings; and the product specific exclusions below. Additional exclusions apply. You agree to resolve disputes related to this plan by arbitration or in small claims court, without resort to class action or jury trial. Exterior Water Service Line Not Covered: Repair to any water line that branches off the main water service line; and thawing of frozen pipes. Exterior Sewer/Septic Line Not Covered: Septic tanks; leach fields; grinder pumps; lift stations, or any non-conforming drain line, such as a basement or storm drain; and repairs to any line that branches off the main line. Making a Service Call: Your plan starts the day your form is processed, and there is an initial 30-day waiting period before you can make a service call, giving you 11 months of coverage during the first year. Upon renewal/reactivation (if applicable), you will not be subject to a waiting period. Cancellation: You may cancel within 30 days of your start date for a full refund (less any claims paid, where applicable). Cancellations after the first 30 days will be effective at the end of the then-current billing month, and you will be entitled to a pro-rata refund less any claims paid (where applicable). You may also contact SLWA to cancel if you find your utility or municipality provides similar coverage to you at no charge, and you will receive a refund less any claims paid (where applicable). Renewal: The plan is annual. For E-Z Pay/Direct Pay, credit card or debit card customers, unless you cancel, your plan automatically renews annually at the then-current renewal price with your same payment terms.

To see full Terms and Conditions with complete coverage and exclusion details prior to enrolling call 1-844-257-8796 or go to [www.slwaterms.com](http://www.slwaterms.com). SLWA Insurance Services, with corporate offices located at 11 Grandview Circle, Suite 100, Canonsburg, PA 15317, administers Exterior Water Service Line Coverage and Exterior Sewer Service Line Coverage as an authorized representative of Virginia Surety Company, Inc., 175 West Jackson Blvd., Chicago, IL 60604. It is an independent company, separate from your city, local utility or municipality, providing emergency home repair services and protection solutions to homeowners across the U.S. If you would prefer not to receive solicitations from SLWA, please call 1-844-257-8796.

**E-Z Pay/Direct Pay:** 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.

# Acceptance Form

Please confirm your name and address below and make any changes if necessary.

<<Sample A. Sample\_xxxxx>>  
<<Serv\_Address1\_xxxxxxx>>  
<<Serv\_Address2\_xxxxxxx>>  
<<Serv\_City\_xx, ST Zip>>



By providing my e-mail address, I request that I be notified when my current and future service agreements and any related documents are available at [www.slwofa.com](http://www.slwofa.com), and I acknowledge that I can access these documents. I can change my preferences or request paper copies online or by calling SLWA.

E-mail Address \_\_\_\_\_

Phone #

## Choose Your Protection Plan(s)

For fastest processing, please visit [www.slwofa.com](http://www.slwofa.com).

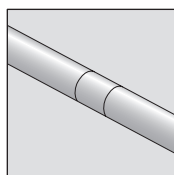
### BEST VALUE

Exterior Water Service Line Coverage and Exterior Sewer/Septic Line Coverage 1901xN7H055CCAS-9999 1901xN7H048CCAS-9999	FIRST-YEAR SAVINGS OF 10% OFF when you select both plans	
	QUARTERLY	ANNUALLY
	<input type="checkbox"/> <del>\$46.98</del> \$42.24	<input type="checkbox"/> <del>\$187.92</del> \$168.96
Exterior Water Service Line Coverage 1901xN7H055ACAS-9999	QUARTERLY	ANNUALLY
	<input type="checkbox"/> \$18.99	<input type="checkbox"/> \$75.96
Exterior Sewer/Septic Line Coverage 1901xN7H048BCAS-9999	<input type="checkbox"/> \$27.99	<input type="checkbox"/> \$111.96

**Yes**, please sign me up for the protection plan(s) from SLWA I have selected above. By signing below, I agree to the terms on the reverse side of the letter, understand there are limitations and exclusions, and meet the eligibility requirements for this coverage. SLWA will invoice me based on my selection above and I will select a payment method on the invoice. I understand this optional coverage is based on an annual contract and will *automatically renew annually* on the same payment terms I selected at the then-current renewal price. I can always cancel at any time.

Signature (required) \_\_\_\_\_

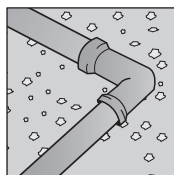
## 2018 EXTERIOR LINE RESPONSIBILITY REVIEW



Replace water service line (26–100 ft.)

**\$2,585**

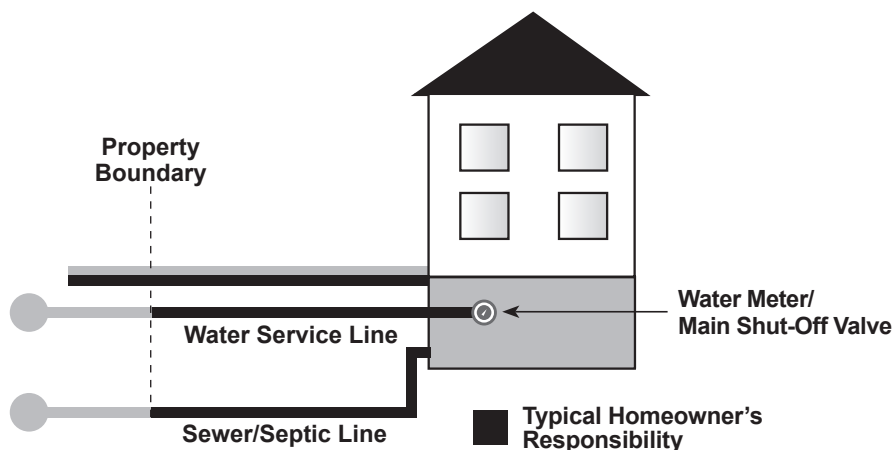
**Plan Members:  
No Charge<sup>‡</sup>**



Replace sewer/septic line (26–75 ft.)

**\$3,389**

**Plan Members:  
No Charge<sup>‡</sup>**



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.

<sup>‡</sup>National average repair costs within the SLWA network as of March 2018. No charge for covered repairs up to the benefit amount. Exclusions apply. See details in accompanying letter.

## Exterior line disruptions: Here's How They May Affect Homeowners

**One of the most common misconceptions regarding service line infrastructure is that the utility or the government will take care of the problem if there is a breakdown on private property,** but the homeowner is primarily responsible for the exterior lines that bring fresh water to your home and remove wastewater. The bottom line is that homeowners should take steps today to prepare themselves and help protect their finances from the costs and damages of exterior-line related home emergencies.

**Homeowners are largely unaware that a breakdown on their own property is likely their responsibility to fix,** often at significant cost. Many Americans are unaware that they are responsible for the lines that run from the street to their home.<sup>1</sup>

Many may mistakenly assume that the damage is covered by their homeowners insurance policy. Most basic homeowners insurance policies do NOT cover exterior line failures due to normal wear and tear on a homeowner's property.

The price tag to replace a water service line averages \$2,500; a sewer/septic line replacement averages \$3,300.<sup>2</sup> Homeowners can take steps today to prepare themselves and protect their exterior lines and finances from the costs and damages of exterior-line related home emergencies.

<sup>1</sup>Ipsos Public Affairs, 2012.

<sup>2</sup>Estimate based on national average repair costs within the SLWA network as of March 2018.