

# SLWA Partnership – Frequently Asked Questions

## Why Did Lathrup Village Join This Program?

- Many residents are not aware that buried water or sewer lines on their property are their responsibility. A broken or blocked water or sewer line can cost thousands of dollars to repair or replace and many times residents are not prepared for this unexpected expense. **SLWA works not only to educate but also provides a solution.**

## Why does SLWA use the city logo in its marketing materials?

- SLWA's partnerships with the Lathrup Village 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.** All of the mailings SLWA sends to residents are first reviewed and approved by the City. All SLWA materials clearly state the services the company offers are voluntary and that they are offered by SLWA, a private company that is separate from the City.

## What is the relationship between Service Line Warranties of America and Lathrup Village?

- 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 an SLWA service **plan is completely optional.**

## Doesn't my homeowners 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 homeowner's association to determine if coverage is needed prior to enrollment.

## I see there are complaints on the BBB site for SLWA?

- 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 the 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 work to resolve the issues to the customer's satisfaction.

## Do Residents Really Need This Coverage?

- It is 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. The median age of homes in the U.S. is 36 years, and can be much higher in various parts of the country, which means many service pipes are functioning on borrowed time. Water line repairs can be costly – a replacement averages \$2,500 nationally – but the modest cost an SLWA service plan is optional and up to the homeowner to decide based on their personal circumstances.

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