

Important Sewer/Septic Line Responsibility Message



Y7

<<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, Orangeburg, Clay, PVC - all types of pipe material

ATTN: <<Sample A. Sample>>

We are writing to let you know of your responsibility in the event of a sewer/septic line disruption.

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

Sewer/septic lines may weaken and break over time due to damage caused by normal wear and tear, including aging and ground shifting. Because this line is buried underground on your property and is 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, orangeburg, clay and PVC deteriorate at different rates.

Your property at <<Serv_Address1>> is not covered with Exterior Sewer/Septic Line Coverage from SLWA Insurance Services (SLWA), who has partnered with the City of San Bruno to offer this coverage to eligible homeowners. Without this optional coverage you may be faced with thousands of dollars in unplanned expenses to replace the line on your property in the event of a breakdown. You can now receive protection with no annual coverage limit (30-day waiting period with a money-back guarantee) with as many service calls as you need up to \$8,500 per call for covered repairs.

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 sewer/septic line for just \$8.58 per month, conveniently billed quarterly or annually.

Respond today to help protect your sewer/septic line 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. The SLWA Insurance Services (SLWA) Exterior Sewer/Septic Line Coverage is not intended as a protection program for the City of San Bruno's City Point of Sale Program. The SLWA Exterior Sewer/Septic Line Coverage covers the cost to repair or replace a leaking or permanently blocked sewer or septic line that is damaged due to normal wear and tear, not accident or negligence.

VISIT: 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 4000 Town Center Boulevard, Suite 400, 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.

ACCEPTANCE FORM

<<Mailcode-xxxx>>

For fastest processing, please visit www.slwofa.com.



Please mark your selection:

- Yes, please enroll me in Exterior Sewer/Septic Line Coverage for just \$25.74 billed quarterly.
- Yes, please enroll me in Exterior Sewer/Septic Line Coverage for just \$102.96 billed annually.

By signing below, I agree to the terms on the reverse side, 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): _____

Phone: _____

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, 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: _____

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RX4150_Clear2.0_LTR_INS_2UP 1808SY7H048ACAZ RX

COMMONLY USED PIPE MATERIALS

Below are common sewer/septic line materials. The material your line is made of depends on when it was installed. Breakdowns can happen regardless of the material, and many factors, including aging, corrosion and ground shifting, contribute to sewer/septic breakdowns.



Please Complete and Return the Attached Form.
VISIT: 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 sewer/septic line, 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 sewer/septic line 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 a leaking or permanently blocked sewer line, for which you have sole responsibility, 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, that is damaged due to normal wear and tear, not accident or negligence. Not covered: Septic tanks; leach fields; grinder pumps; lift stations, or any non-conforming drain line, such as a basement or storm drain; repairs to any line that branches off the main line; lines that provide service to multiple properties or secondary buildings; and damage from accidents, negligence or otherwise caused by you, others or unusual circumstances. 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. 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.

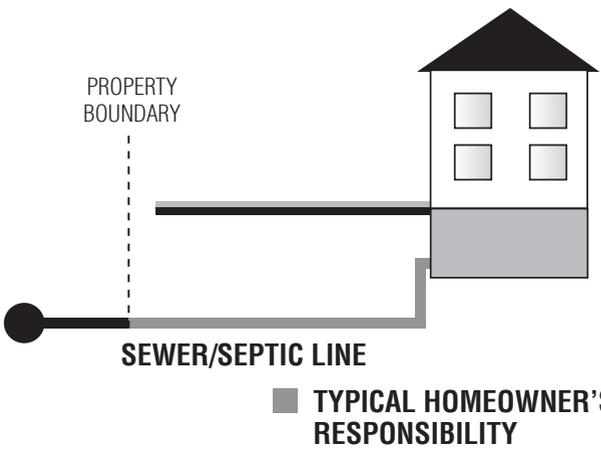
To see full Terms and Conditions with complete coverage and exclusion details prior to enrolling call 1-844-257-8796 or go to www.slwaterms.com. SLWA Insurance Services, with corporate offices located at 11 Grandview Circle, Suite 100, Canonsburg, PA 15317, administers Exterior Sewer/Septic Line Coverage 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.

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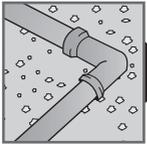
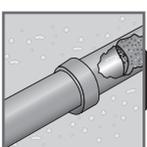
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Sewer/septic service line disruptions: Here's How They May Affect Homeowners



The sewer/septic line beyond the property boundary may be an additional responsibility of the homeowner and is included in this coverage.

Septic tanks, leaching fields, pumps or grinders are not covered.

	<p>Replace sewer/septic line (26–75 ft.) \$3,389 PLAN MEMBERS: NO CHARGE[‡]</p>
	<p>Replace collapsed section of sewer/septic line \$1,249 PLAN MEMBERS: NO CHARGE[‡]</p>
	<p>Unblock sewer/septic line \$348 PLAN MEMBERS: NO CHARGE[‡]</p>

[‡]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.

One of the most common misconceptions regarding sewer/septic lines is that the utility or the government will take care of the problem if there is a break or blockage on private property, but the homeowner is typically primarily responsible for the service line that takes wastewater away from their home. The bottom line is that homeowners should take steps today to prepare themselves and help protect their finances from the costs and damages of sewer/septic-line-related home emergencies.

Homeowners are largely unaware that a blockage on their own property is typically their responsibility to fix, at significant cost. More than 5.3 million homeowners will likely have a major sewer/septic line disruption in 2019.¹

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

The price tag for replacing a sewer/septic line is almost \$3,400.² Homeowners can take steps today to prepare themselves and help protect their sewer/septic lines and finances from the costs and damages of sewer/septic-line-related home emergencies.

¹SLWA repair average 2017 and U.S. Census Bureau data 2016.

²Estimate based on national average repair costs within the SLWA network, March 2018.

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