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**Attachment No. 3**

**Private Sewer Lateral Insurance Information**

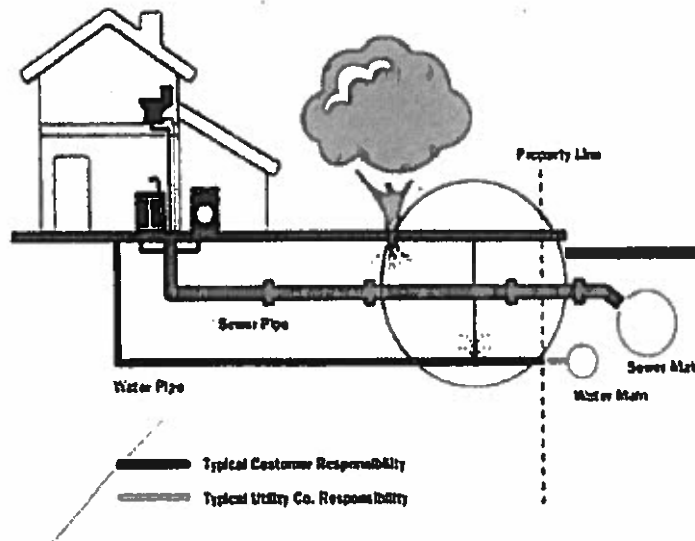
# LOW-COST SEWER LINE PROTECTION HELPS YOU AVOID EXPENSIVE REPAIRS.

Home

About

Contact

Enroll

<https://awrusa.com/ca/><https://awrusa.com/ca/about><https://awrusa.com/ca/contact><https://awrusa.com/enroll>

Your home's sewer line is under constant use and stress, which can cause clogs or blockages – such issues can cost thousands of dollars to repair, and most homeowners' insurance policies do not cover sewer lines. These problems can happen anytime because of invasive tree roots, shifting soil or too much waste. Without sewer line protection, the unexpected repair bill could be devastating to your family budget.

Our Sewer Line Protection Program covers repairs to a clogged or blocked sewer pipe. American Water Resources Insurance Services (AWRIS) will cover the cost of repairs – up to \$10,000 – for the wastewater line running between your house and the sewer main in the street. Hundreds of thousands of homeowners already trust American Water Resources. You should too. Then if there is a clog or blockage with your exterior sewer line, AWRIS will handle everything. No home inspection required prior to enrollment.

## Sign up for just 33¢ a day (\$10 a month)\*

Convenient monthly or annual payment with credit card or check.

\* Coverage and availability may vary by market. Call for details on your area.

\*\* Not available in all states.

## How it Works

**Smart & Simple:** Sign up for Sewer Line Protection for just 33¢ a day (that's only \$10 a month)\* and you will be protected. Then if there is a problem, American Water Resources Insurance Services (AWRIS) will take care of everything with one phone call followed by prompt, professional service.

Getting help is as easy as picking up the phone.

If you have clog or blockage in your sewer line, No worries – call AWR toll-free at 1-866-618-3892 and we will:

- Dispatch an approved local contractor to assess the problem – you're protected for up to \$5,000 for service line repairs and up to an additional \$5,000 for street repairs\*.

- Schedule the work needed – which usually requires expertise beyond the do-it-yourselfer: obtaining permits; excavating; equipment, tools and manpower; repairing the water line; backfilling any holes, raking and reseeding your yard; and handling inspections.
- Make sure all work meets state and local codes and is done by California licensed contractors.

## Benefits of the Program:

- **Peace of mind** – backed by AWRIS, part of the California American Water family, with hundreds of thousands of customers nationwide. Should something go wrong with your water line, you can be assured of prompt, courteous, qualified service from a trusted company.
- **Up to \$10,000 in sewer line protection** – helps protect what most homeowners' insurance policies don't. You will not even have to file any paperwork. Protection includes \$5,000 for sewer service line repair, and \$5,000 for road and sidewalk repairs. You will only have to pay a flat \$50 service fee for repairs within the protection limits to the contractor – whether it is nighttime, a weekend or a holiday.
- **One Call Does It All!**
  - Fast response for repairs – no lost time spent searching for a qualified contractor.
  - We handle getting the permits and inspections.
  - All work will be done according to state and local codes
  - Count on professional, courteous service backed by a trusted company with hundreds of thousands of customers nationwide.
  - Count on professional, courteous service backed by a trusted company with hundreds of thousands of customers nationwide.
  - Get basic site restoration by an approved American Water Resources Insurance Services contractor, including backfilling, raking and reseeding of the affected yard area.
- **Unlimited customer support** – Whenever you need assistance, call us toll-free at 1-866-618-3892 and an AWRIS rep will be happy to help.
- **Sewer line protection for only 33¢\* a day.** Affordable terms with convenient monthly and annual payment options available with a check or credit card.

\* Coverage and availability may vary by market. Call for details on your area.

\*\*Not available in all states.

**[Click here to see FAQ's about our Sewer Line Protection Program \(/products-services-sewer-line-protection-faqs\).](#)**

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## CULVER CITY NEWS

### SLWA Offers Culver City Homeowners Utility Service Line Insurance Coverage

Post Date: 06/06/2016 3:49 PM

Water and sewer service lines are the water pipe or sanitary sewer lateral pipe that connects from a building to the main that serves an area. Service line pipes are buried and are typically located outside a building. Many homeowners are unaware that repair or replacement of their utility service lines are their responsibility. On March 9, 2015, the City Council entered into an agreement with Service Lines Warranties of America to offer Culver City homeowners insurance policies to cover the cost to repair or replace their sewer or water service lines.



To learn the details about the utility service line insurance coverage program, view the City Council staff report and the Frequently Asked Questions document from the following links:

- [City Council Staff Report](#)
- [Frequently Asked Questions](#)

[Return to full list >>](#)



**City of Culver City  
Official Courtesy Notification**



**Warranty to Cover the Cost to  
Repair or Replace Your Utility Service Line**

Customer Name  
Customer address 1  
Customer address 2  
City, state zip code

April XX, 2015

**Dear Property Owner:**

A private utility service line is the water or sanitary sewer pipe that runs between the public utility connection and the home's exterior. Typically, these pipes are located outside and buried underground. Many residential property owners are unaware that repair or replacement of their utility service lines are their responsibility.

As a sewer line ages, the mortar used to bind its joints loosens, becomes brittle, and may flake away inviting dirt and tree roots to enter the pipe and create blockages. Water pipes are continuously under pressure and may leak or fall over time due to their age.

On March 9, the City Council of Culver City approved an agreement with Service Line Warranties of America (SLWA) to offer utility service line warranties to qualified residential property owners. In May 2015, SLWA will be mailing warranty offer letters introducing the program to Culver City homeowners. SLWA is a subsidiary of Utility Service Partners, who was endorsed by the National League of Cities in 2010. Through the National League of Cities partnership, the warranty program has been implemented in over 240 cities across the country. SLWA maintains an A+ rating with the Better Business Bureau and in 2013, received the BBB Torch Award for Marketplace Ethics in western Pennsylvania, which is where they are headquartered.

The purpose of this notice is to answer frequently asked questions about the program prior to its launch.

**Is the City requiring me to purchase an SLWA warranty?**

No, participation is voluntary. Purchase of an SLWA utility line warranty to cover the cost of repairs to a broken, leaking or a clogged water or sewer line located on your property is at the homeowner's discretion. By entering into the agreement with SLWA, the City's intent is to educate property owners that they are responsible for their utility service lines and to provide them an opportunity to purchase repair coverage from a reputable company.

**How much does it cost to repair a utility service line that fails?**

SLWA estimates can range from hundreds to upwards of \$3,500 per repair incident depending on the extent of the repair required.

**How much is covered by the policy?**

For water, the policy covers up to \$4,000 with no deductible and if necessary, an additional \$500 to cover the cost of public sidewalk construction.

For sewer, the policy covers up to \$4,000 with no deductible and if necessary, an additional \$4,000 to cover the cost of public sidewalk and street construction.

Typically, the warranties cover repairs due to normal wear and tear for the portion of the outside utility line that runs between the public utility connection and the exterior of the home.



**City of Culver City  
Official Courtesy Notification**

**Warranty to Cover the Cost to  
Repair or Replace Your Utility Service Line**



**Who would perform the work?**

SLWA is in the process of adding licensed, insured and qualified local plumbers to their Contractor Network who will perform the repairs.

**What does an SLWA policy cost?**

An annual water line warranty costs \$76 and an annual sewer line warranty is \$112.

**How do I contact SLWA if I have more questions?**

Residents should call 1-855-535-7141, visit [slwofa.com](http://slwofa.com) or email [service@slwofa.com](mailto:service@slwofa.com) with questions about the program or to enroll.

**Who do I contact at the City of Culver City if I have more questions?**

Joe Susca, Public Works-Senior Management Analyst at [joe.susca@culvercity.org](mailto:joe.susca@culvercity.org) or by phone at 310-253-5636.

# CITY OF LAGUNA BEACH

How can we help you?

## Private Sewer Lateral Warranty Program

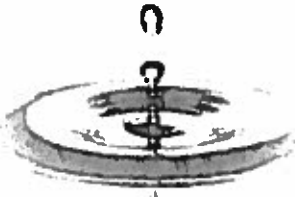
The City of Laguna Beach has partnered with Service Line Warranties of America (SLWA) to provide Laguna Beach residents with an optional private sewer lateral warranty program. The warranty assists property owners with the repair/replacement of their own aging infrastructure. All homeowners have the option to enroll in the program regardless of the age of their residences or their sewer service provider (City of Laguna Beach or South Coast Water District).

The warranty program provides coverage of up to \$4,000 for each sewer line repair and an additional \$4,000 for sidewalk or public road cutting if necessary.

This is NOT a City program, but rather SLWA is a program partner. The program is offered at no cost to the City and no public funds are used to promote or operate the program. SLWA is solely responsible for the administration and service of the warranty program.

For more information please check out the [Frequently Asked Questions](#) or the [SLWA webpage](#).

## NLC Service Line Warranty Program



National League of Cities (NLC) Service Line Warranty Program, administered by Service Line Warranties of America (SLWA), is available to Laguna Beach residents.

This warranty covers the cost of repairing broken or leaking sewer lines that are the responsibility of the homeowner. These types of repairs can be expensive and are usually not covered by homeowner's insurance.



For more information, or to enroll, visit [www.slwofa.com](http://www.slwofa.com).

### City Hall Hours

M-Th: 7:30 - 5:30

Every other Friday: 7:30 - 4:30

Every other Friday: closed

city of  
**LAGUNA BEACH**

505 Forest Avenue

Laguna Beach, California 92651

(949) 497-3311

(949) 497-0771 (fax)

Contact Us



Employee Directory

Employee OWA

Privacy Policy



# CITY OF SAN DIEGO Corporate Partnerships and Development

## Service Line Warranties of America (SLWA)

(<http://slwofa.com/>)

### *Preferred Service Line Warranty Partner of the City of San Diego*



Service Line Warranties of America (SLWA) is a private company that provides optional water and/or sewer service line warranties to homeowners for the portion of their water and/or sewer lines that are the responsibility of the homeowner, and will not be repaired by City crews if they break or fail. The City is working with SLWA to make homeowners aware of the responsibility they have for sewer and waterlines 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 San Diego.

USP/SLWA's Program is endorsed by the National League of Cities, North Central Texas Council of Governments, Multiple State Municipal Leagues, and over 175 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, making San Diego the first City in California to have the Program.

### Highlights of the Partnership Program:

- Outreach awareness campaign to alert homeowners regarding service line responsibility
- The program is offered at no cost to the City and no public funds are being used to promote or operate the program
- Local Contractors will be utilized
- Marketing Rights Fee granted to the City

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 Service Line Protection Program was developed through the City's Corporate Partnerships Program. Visit the SLWA website at [www.SLWofA.com](http://www.SLWofA.com) (<http://www.slwofa.com>) or call 1-888-445-8971 (toll free) to sign up or get more details about the program. The City and SLWA have also provided [SLWA FAQs](http://www.sandiego.gov/sites/default/files/legacy/corporatepartnership/pdf/slwaFAQ.pdf) (<http://www.sandiego.gov/sites/default/files/legacy/corporatepartnership/pdf/slwaFAQ.pdf>) about the program.

## Products

Providing the best protection from costly covered repairs

### Low-Cost Water Line Repair Plan

Did you know that:

Water lines can be damaged from age, ground shifting, and fluctuating temperatures?

Repairs from such normal wear and tear are not typically covered by basic homeowner's insurance?

When a water line breaks, it can be expensive to replace?

You may be responsible for paying out-of-pocket costs?

### Protect Your Home and Wallet for Covered Repairs

Generous Coverage\*

Access to our 24/7 call center

Fast and easy dispatch of qualified plumber to your home

No deductible

[Get a Quote](#)

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**\*Please note - some cities have special coverage situations. To verify your area's coverage cap, please review the Terms & Conditions for your city.**

## **Low-Cost Sewer Line Repair Plan**

**Did you know that:**

**Sewer lines can fail due to age, tree root invasion, ground shifting, and fluctuating temperatures?**

**When a sewer line fails, repairs can be very expensive.**

**As a homeowner, you may be responsible for the sewer pipes that run between your home and the main utility connection (which is most often in the street)?**

## **Protect Your Home and Wallet for Covered Repairs**

**With a Service Line Warranties of America's sewer line repair plan, your home and your wallet are protected for covered repairs. The plans feature generous coverage\*, so you can let our team handle the process of finding a trusted local plumber and paying for the covered repairs, up to your benefit amount.**

**Have a problem? Simply call our 24/7 call center and we will:**

**Dispatch a local, qualified plumber to your home to fix your covered repair**

**No deductible**

**Enroll Now**

**\*Please note - some cities have special coverage situations. To verify your area's coverage cap, please review the Terms & Conditions for your city.**

## **Inexpensive Gas Line Home Repair Plan**

**Did you know that:**

**A break or leak in this line can leave you and your family without necessities like heat or hot water?**

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**A gas line leak can require your gas utility provider to shut off your gas supply completely until the line has been repaired?**

**Repairs to a gas line can be costly and hard on your budget?**

**Homeowners are typically responsible for the maintenance and repair of gas line in the home?**

## **Let Us Take Care of the Hassle and Inconvenience of Gas Line Break In Your Home**

**With Service Line Warranties of America's coverage, we've got the logistics covered.**

**Have a problem? Simply call our 24/7 call center and we will:**

**Dispatch a trusted contractor to your home quickly for your covered repairs**

**Ensure that help will arrive**

**Take care of the cost of covered repair**

[Enroll Now](#)

**\*Please note - some cities have special coverage situations. To verify your area's coverage cap, please review the Terms Conditions for your city.**

## **Electrical Line Plan**

**Did you know that:**

**Basic homeowners insurance only covers things like property damage to your home, but not repairs due to normal usage to your interior electrical system?**

**A breakdown of your interior electrical system can leave your family unable to function in your home due to a lack of electricity?**

**Normal wear and tear, including corroded and faulty outlets, are all factors that may pose risks to your interior electrical system?**

**An interior electrical breakdown can be costly and hard on your family's budget?**

# Let Us Take Care of the Hassle and Inconvenience of Electrical System Breakdowns In Your Home

Service Line Warranties of America offers eligible customer the Interior Electric Repair Plan.

Have a problem? Simply call our 24/7 call center and we will:

Dispatch a trusted contractor to your home quickly for your covered repairs

Ensure that help will arrive

Take care of the cost of covered repair

[Enroll Now](#)

\*Please note - some cities have special coverage situations. To verify your area's coverage cap, please review the Terms & Conditions for your city.

Service Line Warranties of America is an independent company separate from your local utility or community.

## Products

[Water Coverage](#)

[Sewer Coverage](#)

[Gas Coverage](#)

[Interior Electrical Coverage](#)

## About Us

[Program overview](#)

[Frequently Asked Questions](#)

[Become a service provider](#)

## Contact us

[1-866-922-9006](tel:1-866-922-9006)

[service@slwofa.com](mailto:service@slwofa.com)



BBB Rating:  
A+  
as of 8/3/2017

[Click for Profile](#)

# HOMESERVE USA

## Exterior Sewer Septic Line Repair Plan

The buried sewer/septic line on your property that carries waste away from your home can age, crack or leak due to simple wear and tear, tree roots or shifting ground. This line can also get blocked and cause waste water to backup into your home. Most basic homeowners insurance doesn't cover repairs to this line and as a homeowner, you could face expensive repair or replacement costs.

With a repair plan from HomeServe USA, you can help protect yourself from the cost and hassle of emergency repairs. Enter your ZIP Code to find available plans in your area.



### Repair Plan Benefits

- \$0 deductible
- 24-hour repair service hotline
- Local, licensed, and insured technicians
- One-year guarantee on all covered repairs

### Replacement of a sewer/septic line can cost thousands of dollars.\*

If your sewer/septic line fails, it can cause:

- clogged/backed up drains inside your home
- sewage flooding in your basement
- sewage backed up in your yard

As a sewer/septic line ages, it becomes even more likely to leak, clog or break. Be ready for the unexpected with a repair plan from HomeServe USA and keep what's underground covered with access to our 24/7 hotline where you can schedule a repair for your exterior sewer/septic line.

### Exterior Sewer/Septic Line

Instant Quotes



## What's Covered?

- Locating the blockage or collapse
- Excavation to expose pipe
- Pipe replacement or repair
- Repair or replacement of seals and joints
- Unblocking
- Fitting external valves
- Fusing
- Welding
- Pipe cutting
- Backfilling of areas disturbed by repairs

Exclusions apply. Enter your ZIP Code to see the Terms and Conditions.

\*National average repair costs as of January 2016. No charge for covered repairs up to the benefit amount.

\*National average repair costs as of January 2016. No charge for covered repairs up to the benefit amount. The buried sewer/septic line on your property that carries waste away from your home can age, crack or leak due to simple wear and tear, tree roots or shifting ground. This line can also get blocked and cause waste water to backup into your home. Get protection from time-consuming and expensive repair costs with an Exterior Sewer/Septic Line Repair Plan and keep what's underground covered up to the benefit amount.

## Essential Protection for Your Water Systems

Flexible options for every home and budget

Water is essential to your home. It's also one of the most expensive utilities you own. Protect your water system with a plan that covers the cost of repairs and restoration. Choose from two plans to fit your budget and needs. Both plans cover the cost of repairs and restoration for leaks, blocks or breaks to external water and sewer lines, public street/sidewalk repairs and landscaping restoration. The DELUXE plan also covers the cost of repairs and restoration for leaks, blocks or breaks to external sewer and septic lines, public street/sidewalk repairs and landscaping restoration. Both plans include priority service when scheduling appointments, no service visit charge and no deductibles, and 24/7 emergency service.

### External Water Line and Sewer & Septic Line Repair BASIC Plan

- Repair of leaks or breaks to external water line, public street/sidewalk repairs and landscaping restoration reimbursement up to \$5,000 annually\*
- Repair of leaks, blocks or breaks to external sewer and septic line, public street/sidewalk repairs and landscaping restoration reimbursement up to \$5,000 annually\*
- Priority service when scheduling appointments\*\*
- No service visit charge and no deductibles
- 24/7 emergency service

**\$999**  
month

Service fee

### Better Choice: External Water Line & External Sewer & Septic Repair DELUXE Plan

- Leaks, blocks or breaks of sewer line or septic repairs up to \$5,000 annually\*
- Priority service when scheduling appointments\*\*
- Public street/sidewalk repairs up to \$5,000 annually\*
- Landscaping restoration reimbursement up to \$500 annually\*
- Leaks or breaks to external water line repairs up to \$5,000\*
- No service visit charges, no deductibles and no age restrictions on equipment
- 24/7 emergency service

**\$1599**  
month

Service fee



## Dependable protection for all your water and sewer lines.

Most homes are connected to a local water and sewer system, but most people don't know where the utility company's responsibility ends and the homeowner's begins. In fact, most common problems with these systems aren't covered by homeowners insurance - which can result in unexpected bills when something breaks.

With a water and sewer line protection plan from Direct Energy, those bills can become more manageable - and you'll enjoy not worrying about if or when something breaks.

Whether you're clearing a clog, addressing tree roots, or digging up your lawn (or worse - your sidewalk or street), our external water and sewer line protection plans cover the cost\*.

Costs	Without Plan	With Plan†
Replace Sewer Line & Repair Street	\$8000	\$0
Replace External Water Line	\$4000	\$0
Camera Inspection & Clear Sewer Line	\$400	\$0
Service Visit	\$89	\$0

Costs for items Direct Energy will provide services for. Excludes Electrical, Plumbing, and other household items. Excludes External Sewer Line.

## We'll be there when you need us.

Sewer, septic and water line problems can be stressful and expensive, but you don't have to face an emergency alone. [Click here](#) for a customized quote or call us at 888-733-1683 to find the best solution for you.

\*Coverage is subject to terms and conditions.

\*\*Applies only when service is performed by a Benjamin Franklin® plumber.

The Direct Energy Essentials Plans ("Plan") are provided by Home Warranty of America, Inc., a Direct Energy company. Direct Energy's affiliates, franchisees, and/or independent contractors will be performing various services under the Plan. Customers must sign up for 1-year commitment (the "Initial Term"). There is a 30-day waiting period before coverage begins under the Repair Plan. Upon expiration of the Initial Term, the Plan will automatically renew at our then current standard rate and terms unless the customer opts out of the auto-renewal option in writing by mail at P.O. Box 500, Lincolnshire, IL 60069 or by email at [cancel@hwahomewarranty.com](mailto:cancel@hwahomewarranty.com). Sales tax will be added in select states. To obtain a full copy of the Plan terms and conditions, which includes coverage limitations and exclusions, [click here](#).

## Frequently Asked Questions

+ How Can an External Water Line and Sewer & Septic Line Essentials Plan Help Me?

+ What options do I have to pay for this service?

+ How long am I covered by the plan?

+ When does the water and sewer line protection plan coverage start?

+ Can I cancel my water and sewer line plan if I'm not satisfied?

+ What happens after the 12 months?

# IGS Energy

## Inside & Outside Sewer Lines

### PROTECTION UP TO \$10,000

What would Total Utility Line Protection be without including your home's sewer lines? The average drain-line repair cost starts at \$300. With an entire year of our Total Protection plan, you can get over \$26,500 in protection for less than one service call! And both your inside and outside drain lines are protected.

Your home's drain lines are buried deep under your property, but between the road and your house, those drain lines are your responsibility. This means the wear and tear that typically occurs to those pipes is yours to deal with; unless you have our Total Utility Line Protection, that is. With our protection, you only have to make one call when something goes wrong. We send our local, certified contractor to evaluate and make covered repairs. You can get back to what really matters with our reliable service.

**Below are some of the costs that our OUTSIDE sewer-line protection can help you avoid:**

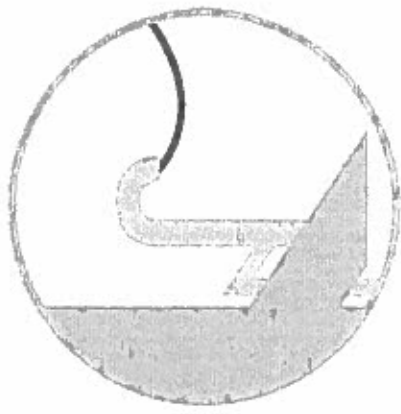
- Broken main sewer-line connection to interior pipe
- Cutting of the sidewalk to access failed pipe
- Collapse of sewer line due to shifting/settling

**Below are some of the costs that our INSIDE sewer-line protection can help you avoid:**

- Leaking sewer (soil) stack
- Leaking drain lines behind walls
- Leaking drain lines under floors

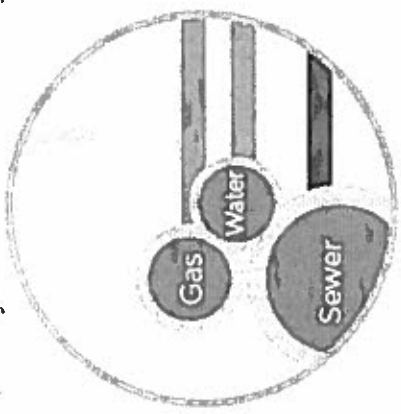
# What's Protected?

Our Total Utility Line Protection plan assists in the repairs or replacement to any of your home's four critical lines from wherever you have responsibility. Inside and outside your home, when you have a line failure, we will call the contractor, pay them for their time, and guarantee the covered repair for a full 12 months.



A

Main/Curbline: Where your home's lines meet the utility's main line.



B

Weatherhead: Curved metal support for electric lines entering your home.

- Inside & Outside Gas Lines**  
Up to \$5,000 in protection
- Inside & Outside Electric Lines**  
Up to \$5,000 in protection
- Inside & Outside Water Lines**  
Up to \$6,500 in protection
- Inside & Outside Sewer Lines**

Up to \$10,000 in protection

Inside Utility Line  
Protection  
\$7.50/MO

Total Utility Line  
Protection  
\$14.95/MO

HVAC Systems  
Protection  
\$22.95/MO

Complete Home  
Protection  
\$34.95/MO

**INSIDE GAS**  
Up to \$2,000