

Service Line Warranties of America

Frequently Asked Questions

I received a letter in the mail from Service Line Warranties of America (SLWA) and it has a City logo on it. Is this letter really from the City or is it a scam? The letter is from SLWA. They are a legitimate company and the letter you received is not a scam.

Why does Service Line Warranties of America use the City's logo in its marketing materials? SLWA's partnership agreement with the City of Fort Smith 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, it is for the residents benefit, and has the approval of the City.

All of the mailings SLWA sends to City of Fort Smith area residents are first reviewed and approved by the City. SLWA is committed to transparency in all of its communications. All SLWA materials clearly state that the services the company offers are voluntary and that they are offered by SLWA, a private company that is separate from the City.

Does the City make any money from SLWA? I heard that other cities offering this same program get part of the premiums. SLWA pays for all aspects of the program including marketing, customer service, and repairs. The City does not make any money from this program. The City declined the opportunity to receive any portion of the premiums in order to negotiate a lower premium cost for Fort Smith homeowners.

Why did the City of Fort Smith partner with SLWA? 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 on the property can cost thousands of dollars to repair or replace and many times residents are not prepared for this unexpected expense. SLWA not only works to educate the residents, but also provides a solution. Further, SLWA has been recognized as the trusted source of utility line plans endorsed by the National League of Cities (NLC).

How common are utility line breakages and what are the common repair costs?

It is very 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. Data suggests that failures in water pipes occur most often in homes between the age of 30 and 60 years old. With the median age of homes in the U.S. being 42 years, the threat of failure is a major concern for the majority of homeowners as many service pipes are functioning on borrowed time.

Water and sewer line repair can be costly. A replacement averages \$2,500 nationally. With the modest cost of SLWA's service plan, homeowners would still see financial benefit even if the service line didn't break for another 2-3 decades.

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

I see there are complaints on the BBB site for Service Line Warranties of America? Service Line Warranties of America, and its parent company HomeServe, have A+ ratings with the BBB. The BBB notes that the relatively small number of complaints (*300 over 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 works to resolve the issues to the customer's satisfaction.

Is the program for residents only, or can businesses participate? The program is only available for residential homeowners. Businesses are not eligible.

The letter I received only talks about external sewer line coverage. Does SLWA offer other types of coverage? SLWA provides warranty programs for exterior water lines, exterior sewer lines, and internal plumbing/drainage. To avoid confusion of the products offered, notices for each type of warranty coverage are sent out in separate mailings. However, you can review and enroll in available plans for Fort Smith online at www.slwofa.com.

What do their plans cover? SLWA is available to answer your questions about their warranty plans. You can call them at **1-866-922-9006** or visit their website at www.slwofa.com.

How do I file a claim? Call **1-866-922-9006**. A claims representative is available 24 hours a day, 7 days a week, 365 days a year, including holidays. Repairs are given the highest priority and local, licensed and approved contractors are dispatched to residents' homes to make the necessary covered repairs – all with no callout fees or deductible.

Do I send my enrollment form and premium payment to the City? No. You will send your Acceptance Form and premium payment directly to SLWA as indicated in the letter.