

Service Line Warranties of Canada (SLWC) FAQ

Plans Available in the Township of Manitouwadge:

- Exterior Water Service Line coverage - \$5.33/month plus applicable sales tax
- Exterior Sewer/Septic Line coverage - \$6.08/month plus applicable sales tax

Benefits:

- **Residents Benefit:** Residents learn about their responsibilities with the water and sewer lines that service their homes.
- **Expensive Problem:** Repairs to lines on homeowners' property are typically not covered by basic homeowners' insurance or by the Township of Manitouwadge. SLWC plans can provide a cost-effective option to help protect against potentially expensive emergency repairs to water service or well and sewer/septic lines on private property.
- **Peace of Mind:** Coverage through SLWC offers Manitouwadge homeowners' peace of mind. The SLWC call center/hotline is available 24 hours a day, 7 days a week, 365 days a year, including holidays. Repairs are given the highest priority and contractors are dispatched to customers' homes to make the necessary covered repairs — all with no callout fees.
- **Trusted Partner:** The Township of Manitouwadge has partnered with SLWC, part of HomeServe™ offering a program that is used by over 1,100 cities, municipalities, and utilities across North America, including 70 in Ontario. SLWC has been in business since 2014 and is accredited by the Better Business Bureau with an A+ rating. SLWC and its parent, HomeServe, provide service to more than 4.8 million homeowners, and has performed more than 6 million repairs for customers, and received high ratings from customers receiving service.

Key Contact information

- SLWC toll-free phone number: **1-844-616-8444**
- SLWC website for more information: **www.slwofc.ca**

Frequently Asked Questions:

What is the relationship between SLWC and the Township of Manitouwadge?

The arrangement between the Township of Manitouwadge and SLWC was established based upon work done by the Local Authorities Services (LAS), a not-for-profit organization created by the Association of Municipalities of Ontario. The LAS works with Ontario municipalities to help lower costs and enhance staff capacity through co-operative procurement efforts, and other programs. LAS conducted due diligence and selected SLWC as its preferred service partner to provide a low-cost warranty type service offering to the residents of Ontario municipalities. Manitouwadge is one of 65 other municipal entities in Ontario that have made this program available to residents.

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Why did Manitowadge partner with SLWC?

There are several benefits the voluntary SLWC program brings to Manitowadge and its residents, including:

- Educating residential property owners about their responsibilities for the maintenance, repair and replacement of water service and sewer lines (portion from their homes to the property line) – at no cost to the Township of Manitowadge.
- Assuring the Township of Manitowadge that all repairs are performed to code and that all appropriate permitting is pulled.
- Reducing expense to property owners and the Manitowadge because the service plans encourage residents to report exterior water service and sewer leaks in a timely manner. Timely exterior water service line repairs conserve water and reduce water loss for the Township. Timely sewer line repairs also minimize wastewater pollution, helping the environment.
- Resulting in fewer calls and involvement of Manitowadge personnel regarding infrastructure that is the responsibility of property owners saves overall taxpayers money.

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

Each year, SLWC, together with its parent company HomeServe, performs tens of thousands of water and sewer service line repairs for customers in North America. 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. Water line repairs can be costly – a replacement averages \$2,600. With the modest cost of SLWC's service plan, homeowners would still see financial benefit if the service line didn't break for another few decades versus saving the monthly fee at current rates.

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 replacement of broken or leaking utility lines on their property. While most basic homeowners policies will pay to repair the damage created by failed utility lines, they typically do not cover the cost of the repair of the line itself. SLWC encourages residents to call their insurance company to determine their actual coverage.

But isn't this program the same as homeowners insurance?

You should contact your home insurance company to find out what is provided with your coverage. Some insurance companies do offer upgrade coverage for the water and sewer lines by adding a rider or endorsement to the existing base homeowners policy. These insurance riders come with deductibles that typically range from \$500-\$1,000.

The SLWC plan offered to our residents has a zero deductible. If a homeowner has a single claim in a year under the homeowners insurance rider, they will pay substantially more than paid with a no-deductible SLWC plan.