

# HomeServe

**REFERENCE MATERIALS & FAQs**



## Why HomeServe USA?

### Features and Benefits

#### Plumbing

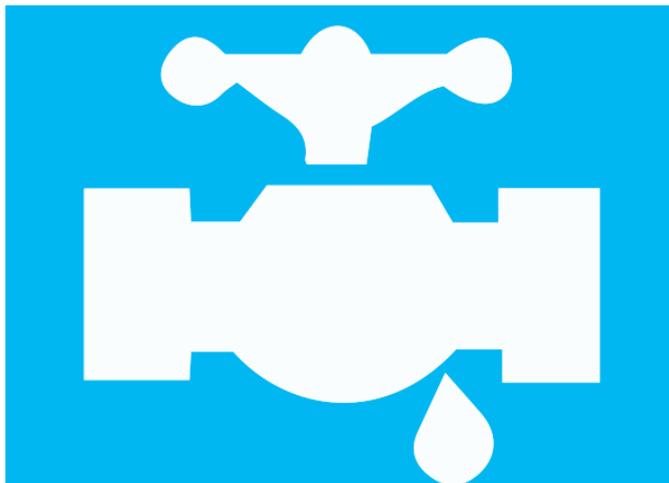
From buried pipes on your property to hidden pipes behind your walls, your pipes, drains, and exterior water or sewer/septic lines can fail without warning, causing loss of water or water pressure and expensive repair costs.

- We arrange for a fully-qualified, local licensed and insured technician to attend promptly to the emergency
- Our Service Hotline (1-844-863-1411) is open 24/7 (including weekends and public holidays)
- If you discover that you already have the same level of protection elsewhere, we will reimburse your plan fee less any claims paid.
- There are no immediate out of pocket costs for covered repairs (callout, labor, and materials) up to the coverage limits

# Products



REFERENCE MATERIAL & FAQs



# Water Service Line Coverage

What's covered, coverage limits, pricing

## What's Covered

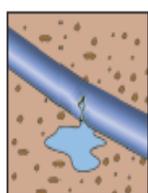
This plan provides for the repair or replacement of a leaking, frozen, or permanently blocked exterior water service line due to normal wear and tear, including locating the leak, excavation to expose pipe, pipe replacement or repair, repair or replacement of seals and joints, unblocking, fitting external valves, fusing, welding and pipe cutting.

## Coverage Limits

- Unlimited calls during year-long policy term
- Unlimited claim limit for covered repairs or replacement per year

## Pricing

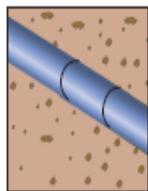
- The monthly charge is \$4.99
- The quarterly charge is \$14.97
- Total annual price is \$59.88



Locate, excavate and repair leak

**\$416**

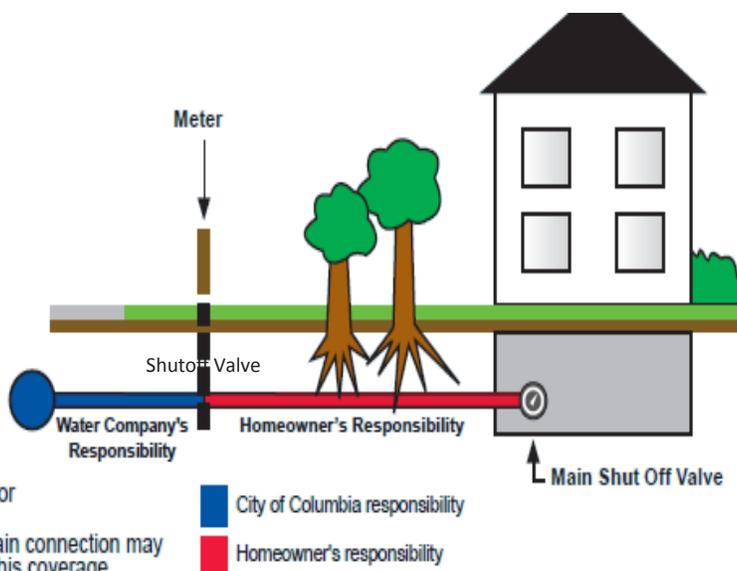
**Plan Members:  
No Charge!‡**



Replace water service line

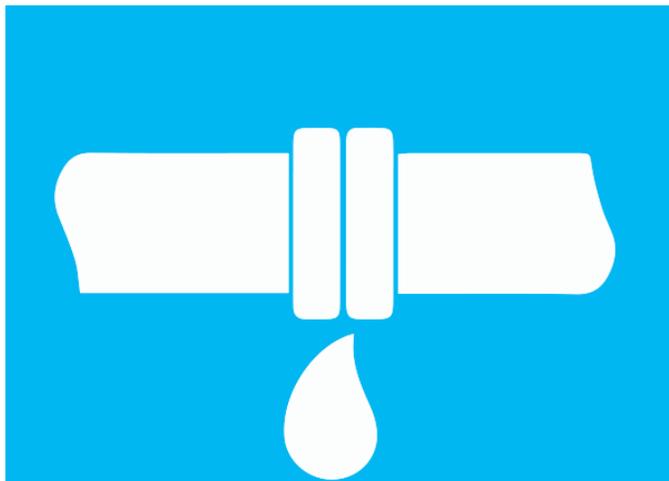
**\$2,223**

**Plan Members:  
No Charge!‡**



‡HomeServe national average repair costs as of April 2013. No charge for covered repairs.

In some towns, the service line beyond the property boundary to the main connection may be an additional responsibility of the homeowner but is not included in this coverage.



# Sewer / Septic Line

## Coverage

What's covered, coverage limits, pricing

### What's Covered

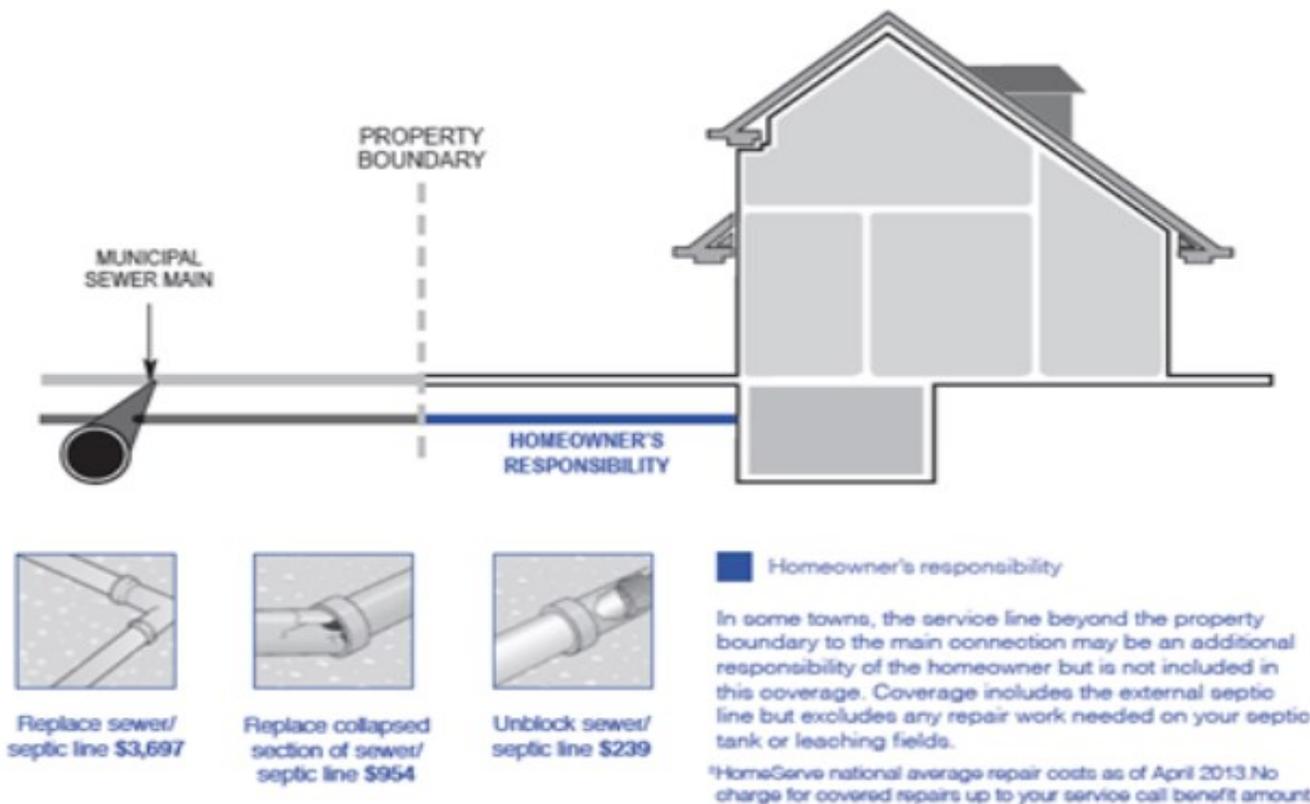
This coverage provides for repair or replacement of a leaking or permanently blocked exterior sewer/septic service line that is damaged due to normal wear and tear, including locating the blockage or collapse, excavation to expose pipe, pipe replacement or repair, repair or replacement of seals and joints, unblocking, fitting external valves, pipe cutting.

### Coverage Limits

- Unlimited Service Calls
- \$10,000 per year in coverage for covered repairs

### Pricing

- The monthly charge is \$8.99
- The quarterly charge is \$26.97
- Total annual coverage price is \$117.88





# Interior Plumbing & Drainage

Repair

What's covered, coverage limits, pricing

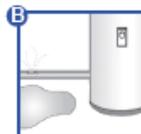
## What's Covered

This plan provides repair or replacement of a leaking or blocked interior plumbing and drainage system damages due to normal wear and tear, including leaking water pipes, broken water valve causing unstopable water flow, and the unblocking of an overflowing toilet or sink due to clogged drain.



Leaking Toilet from Wax Seal Failure \$180

**Plan Members: NO CHARGE!\***



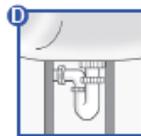
Leaking Supply Pipe to Hot Water Heater \$348

**Plan Members: NO CHARGE!\***



Burst Interior Water Pipe \$192

**Plan Members: NO CHARGE!\***



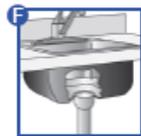
Blocked Bathroom Sink \$198

**Plan Members: NO CHARGE!\***



Blocked Drain \$192

**Plan Members: NO CHARGE!\***



Clogged Interior Drain Line \$198

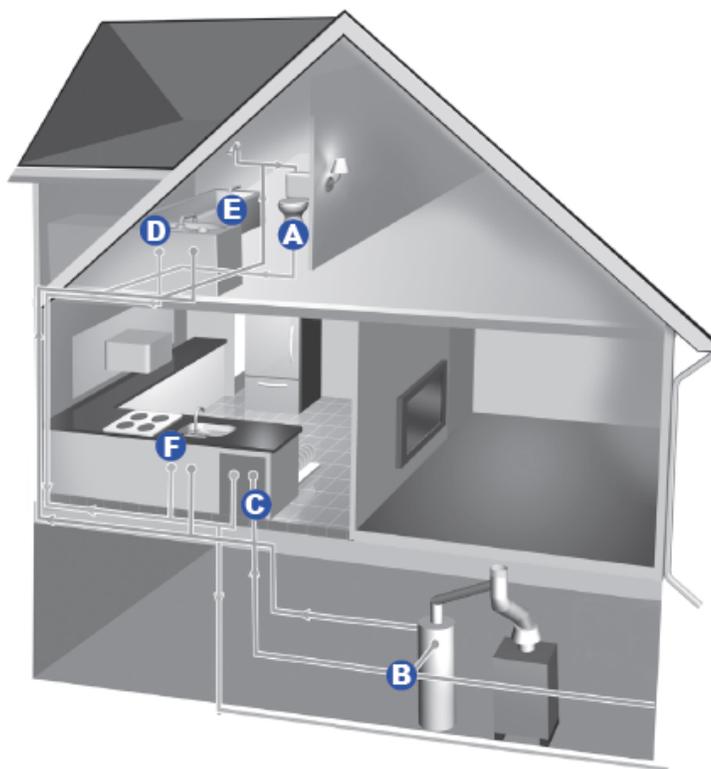
**Plan Members: NO CHARGE!\***

## Coverage Limits

- 2 service calls per year
- \$2,500 per service call

## Pricing

- \$9.99 a month
- \$29.97 quarterly
- \$119.88 per year



\*HomeServe national average repair costs as of April 2013. No charge for covered repairs.



# Frequently Asked Questions

## Frequently Asked Questions

### Who is HomeServe?

HomeServe is an independent company separate from the City of Columbia. HomeServe has offices in Norwalk, CT and Chattanooga, TN. HomeServe works with many municipalities and utility companies to protect over 1.5 million households across the United States from the cost and inconvenience of home emergencies.

### How long has HomeServe been in business?

The company was established in the United States during 2003 and is a wholly-owned subsidiary of HomeServe Plc, the world leader in providing home emergency assistance programs for utility partners. HomeServe Plc has over 20 years of success providing these services to customers of utilities and has operations in the United States, United Kingdom, France, Spain, Italy and Germany.

### Is HomeServe rated by the Better Business Bureau?

Yes! HomeServe USA is Accredited by the Better Business Bureau and has an A+ rating.

### Is a customer obligated to purchase coverage from HomeServe?

No. This program is strictly an optional, voluntary program. Your utility services will not be affected in any way if you choose not to participate in this program.

### What is included in this coverage?

You can find coverage details in the marketing materials that were sent to you in the mail. If you

have additional questions you may contact HomeServe toll free at 1-(844) 863-1411 or visit [homeserveusa.com](http://homeserveusa.com).

### What is the waiting period before I can make a claim?

Your plan will start the day your enrollment is processed, and there is an initial 30 day waiting period before you can make a claim, giving you 11 months of coverage during the first year. This prevents service calls on pre-existing conditions, helps keep the coverage affordable and provides a 30-day period to review the contract materials to make sure the coverage is right for you.

### What is HomeServe's Cancellation Policy?

Coverage may be cancelled within 30 days of the effective date for a full refund. Cancellations after the first 30 days will result in a pro-rata refund less any claims paid. If at any time you find you have similar coverage, you can contact HomeServe to cancel, and you will receive a refund of your service agreement fee less any claims paid.

### What type of surveys does HomeServe perform?

HomeServe conducts customer satisfaction surveys to gauge our customer's happiness with the service they received.

### How does HomeServe communicate with the City of Columbia on issues?

Jason Frost from our customer advocacy team will serve as HomeServe's point of contact for the City of Columbia.



## Frequently Asked Questions

### Doesn't my homeowner's insurance cover this?

You would have to check your policy to be sure, but in most cases it will not. We offer a No Overlap Guarantee. If you find that you have the same coverage elsewhere, we will process a full refund of the amount you have paid.

### I'm a handyman so why would I need this coverage?

Although you may be skilled in completing these repairs, the cost of materials alone will likely be more expensive than the coverage itself. Plus, it's a lot more convenient than doing it yourself. Just one phone call will take care of it!

### Since I have a new home, do I need this coverage?

Even new homes should be protected. The need for a repair can come up unexpectedly. This coverage gives you the peace-of-mind that your home is protected and you won't have costly out-of-pocket repair costs.

### Why is there a 30-day waiting period?

There is a waiting period because we do not cover pre-existing conditions, and we do not require pre-inspections. The waiting period is only applied to your first year of coverage.

### What if my repairs cost more than the coverage limits?

We set out coverage limits based on current costs for these types of repairs in order to eliminate out-of-pocket expenses for our customers. We only work with reputable contractors who pro-

vide us with fair pricing on labor and materials. In the rare event that there is a repair that costs more than the limits, you would be responsible for that cost.

### Which contractors do you work with?

We have a rigorous recruiting and approval process for our contractors. In order to remain in our network they must continuously perform to our high standards. They must also receive high marks from customers' surveys we conduct. Because our network may change based on these requirements, we do not disclose the names of our contractors. They are all licensed, insured, accredited and are local in your area to ensure fast response time to your service calls.

