

Service Line Warranty Program

Overview and FAQ for Municipal Staff

About Us

Service Line Warranties of Canada (SLWC), a portfolio company of Canadian-based Brookfield Infrastructure, was originally founded by HomeServe in 1993 in the United Kingdom. We currently operate programs in Canada, the United States, the United Kingdom, France, Spain, and Japan.

We partner with municipalities to offer their residential homeowners a low-cost warranty program that provides significant protection for repair costs relating to their privately owned water and wastewater service lines.

SLWC Program Benefits

SLWC Funded Education Campaign. Our partners benefit from an SLWC-funded awareness campaign which educates residents on their water and sewer service line responsibility and offers an optional solution.

Solving an Expensive Problem. Repairs to lines on homeowners' property are often not covered by a standard homeowners' insurance policy and can result in a sudden out-of-pocket expense that an average homeowner may not have access to in their savings. Our latest survey results show that many Canadian homeowners have only \$500 or less saved for a home emergency.

Peace of Mind. Our repair hotline is available 24/7/365 and repairs are given the highest priority and licensed, and approved contractors are dispatched to customers' homes — all with no callout fees.

Trusted Partner. SLWC, together with HomeServe is partnered with over 1,100 municipalities and utilities across North America, including over 70 in Ontario and Alberta and provides service to more than 2.8 million homeowners. SLWC entered the Ontario market in 2014 and is an accredited Better Business Bureau organization with an A+ rating. SLWC has saved Canadian homeowners +\$8 million on 16,500+ jobs in the last 7+ years. SLWC is endorsed by the Local Authority Services (LAS), a not-for-profit organization created by the Association of Municipalities of Ontario. LAS works with Ontario municipalities to help lower costs and enhance staff capacity through co-operative procurement efforts, and other programs.

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Cares Program

We are proud to offer our partners access to our CARES fund which is designed to help low-income homeowners in your community who do not have coverage through us or their home insurance. If staff or council are made aware of a homeowner in your municipality who is struggling to afford repairs relating to their water line, sewer line or interior plumbing, they can be directed to apply for us to cover the cost of their repairs. We are always happy to lend a helping hand to those who need it.

More details can be found at: <https://servicelinewarranties.ca/slwc-cares/>

Program Details

Plans available in the City of Elliot Lake?

- Exterior Water Service Line Coverage for \$5.33/month + HST
- Exterior Sewer/Septic Line Coverage for \$6.08/month + HST

Key Contact information

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

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Frequently Asked Questions

Why did Elliot Lake partner with SLWC?

- To take advantage of an SLWC funded awareness campaign to educate their residents about their responsibility for the repair and replacement of water and sewer service lines on their private property.
- To make sure all repairs are performed to code and that all appropriate permitting is pulled.
- Reduce expense to property owners as service plans encourage residents to report exterior water service and sewer leaks in a timely manner. Timely water and sewer service line repairs conserve water, reduce water loss for the city, and help the environment by minimizing wastewater pollution.
- Less involvement from staff on private infrastructure long term.
- Using only qualified local contractors so repair dollars paid to these small business owners stay within the community, helping the local economy, and may bring in more work because it allows residents to be proactive about repairs that they may otherwise be hesitant to have serviced due to cost and inconvenience.

Doesn't my homeowner's insurance already cover these repairs?

- Typically, no. While most basic homeowners' policies will pay to repair the water damage created by failed utility lines, they typically do not cover the cost of the repair or replacement of the line itself, which could be thousands of dollars. SLWC encourages residents to call their insurance company to determine the scope of their coverage. Some insurance companies do offer upgrade coverage for the water and sewer lines by adding a rider or endorsement to the existing base homeowner's policy. These insurance riders may come with exclusions and deductibles which typically range from \$500-\$1,000, individual plans vary.
- The SLWC plan offered to your 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. Plans also take the challenge out of finding a contractor to do the work. With a claim under an insurance rider, the homeowner is responsible for finding a qualified and trustworthy contractor to complete the repair, pay them and wait for reimbursement. With our plan, a local

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contractor from our trusted network will complete the repairs, taking away the cost and the inconvenience of this type of home emergency.

Why does SLWC use the City of Elliot Lake logo in its marketing materials?

- The City of Elliot Lake allows SLWC to use their logo in communications to increase the likelihood that the messaging is received, and let residents know that it is legitimate, should they wish to participate. We will not conduct any awareness campaigns using the City of Elliot Lake logo without staff approval on a per campaign basis.
- We are committed to transparency in all our communications. All our materials clearly state that the services the company offers are voluntary and that they are offered by SLWC, a private company that is separate from the City of Elliot Lake.