

# Partnership Overview

## City of Elliot Lake



by

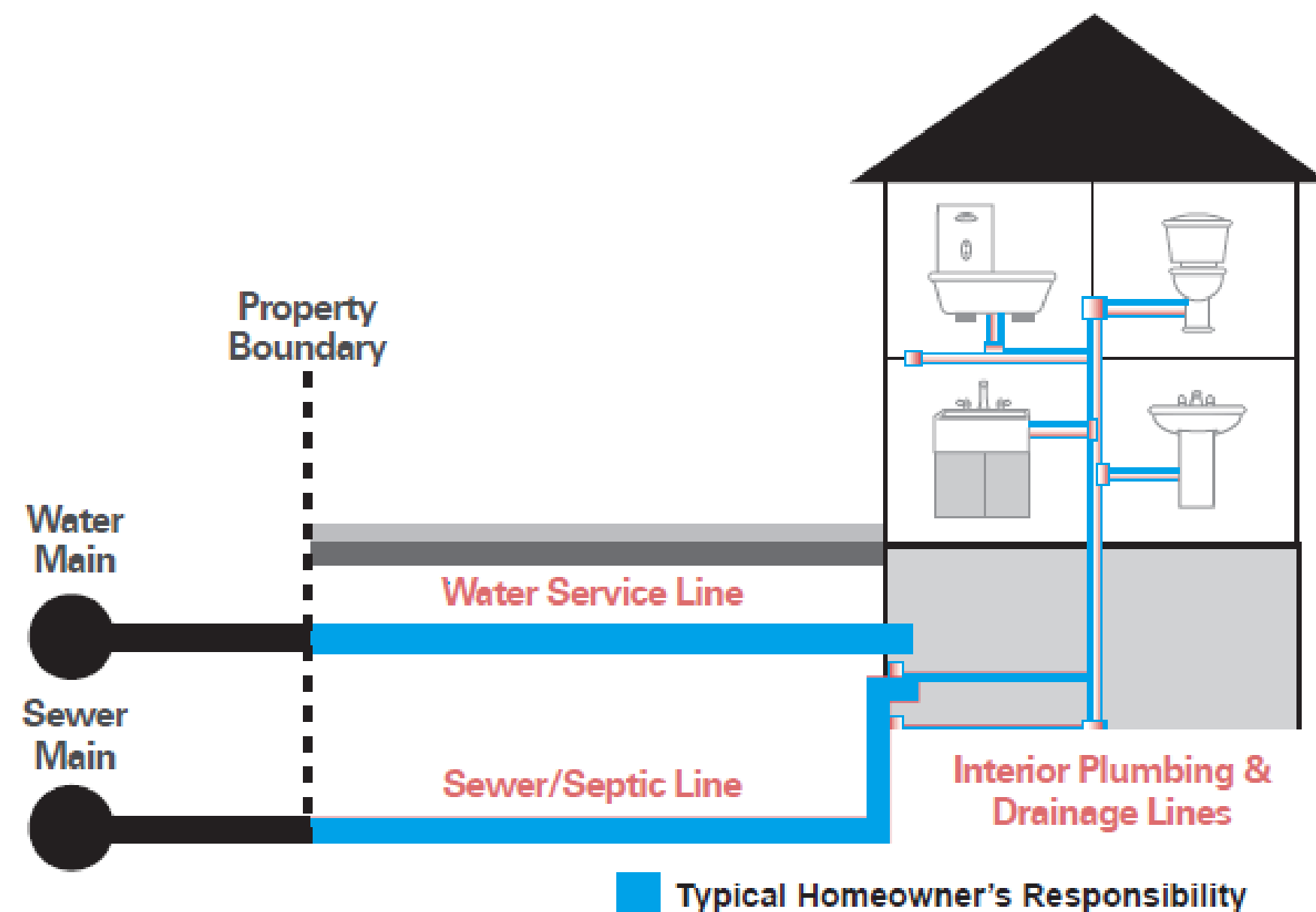


May 15<sup>th</sup> 2023

- Launched in 2014 in the City of Hamilton
- Invited by AMO-LAS to offer our program to their other members
- Service Line Warranties and HomeServe work with over 1,100 municipalities and serve over 4.8 million homeowners across North America including 70 in Ontario
- Operated by Ontario based management and employees around the GTA and Quebec
- Our parent company HomeServe was acquired in 2022 by Brookfield Infrastructure Partners L.P, a Canadian-based asset management company
- The Service Line Warranty program has been available to Elliot Lake homeowners since 2017

# Why Do Municipalities Partner With SLWC?

- Homeowners are typically unaware of their responsibility for the water/sewer service lines on their private property and what to do in the event of an emergency
- The SLWC program helps educate homeowners about their service line responsibility and provides residents with optional affordable protection plans
- Homeowners, armed with this information, can make informed decisions, either reviewing their existing/available options through home insurance, or by considering signing up for an SLWC plan



Many Canadians are **unaware** they are **responsible** for the water and sewer lines on their property

**20%**  
think **the city or town** is responsible

**25%**  
Not at all sure

**66%**  
believe they are **not responsible** for water and sewer line damages on their property

**18%**  
think repairs are covered by **homeowners' insurance**



# Are SLWC Plans Available Direct-To-Consumer?

- No, this optional coverage is only available in participating municipalities
- SLWC relies on the credibility and open rate that mailings with the municipal logo provides in order to offer a high level of coverage, for low rates
- We want your residents to know that due diligence has been done on our service, and we will be there for them when they need us
- Homeowners are always reminded SLWC plans are optional and voluntary, that the municipality does not administer, nor is responsible for the program, and no public funds are used for our mailings or to administer the program
- Homeowners are free, upon learning of their service line responsibilities, to sign up for an SLWC plan, to review their options, if any, with their existing insurance provider, or to take no action



# Benefits Of The SLWC Partnership & Plans

- An educational awareness campaign done at no cost to The City of Elliot Lake
  - These lines are often out of sight, out of mind, until an emergency arises
- No communications are done without review and approval from staff
- Plans include thawing of frozen water lines
- A repair hotline is available 24/7/365, including holidays to take customer calls
- SLWC works directly with contractors
- Residents can cancel a plan at anytime with 30 days notice, no mandatory annual subscriptions
- Plan pricing does not increase when a customer makes a claim, and they can make multiple claims a year
- Our agreement indemnifies The City of Elliot Lake, and the only legal liability is on our end
- All plans are covered by a 1-year guarantee

# Cares Program

## Helping people in need, one home at a time

Our Cares program assists eligible homeowners in our partnered communities with free repairs when they are faced with a service line emergency. We arrange for emergency repairs at no cost to the homeowner through our network of local, licensed and qualified contractors. Across North America, we've assisted more than 246 families in need, and saved low-income homeowners \$490,000 in the last two years by taking care of their repair costs.

- A resident in one of our partner communities has a home repair emergency and is without a protection plan from SLWC or other coverage
- A low-income homeowner requires financial assistance in order to afford their repairs
- A delay in repairs could cause health and/or safety issues



# City of Elliot Lake & SLWC Program Statistics

- Program launched over 5 years ago
- A total of 365 residents have signed up for an SLWC plan with a total of 530 plans registered.
- 5.75% of eligible homeowners in the City of Elliot Lake have enrolled compared to the average of approximately 2.5% across Ontario
- Customer surveys show 95%+ satisfaction rate across Ontario *(May 2019 - February 2023)*

# Questions?



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