



# HomeServe®

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# Who We Are

HomeServe USA Corp. (HomeServe) is a leading provider of home repair solutions serving nearly 4 million customers across the US and Canada under the HomeServe, Home Emergency Insurance Solutions, Service Line Warranties of America (SLWA) and Service Line Warranties of Canada (SLWC) names. Since 2003, HomeServe has protected homeowners against the expense and inconvenience of water, sewer, electrical, HVAC and other home repair emergencies by providing affordable repair coverage, installations and quality local service. As an A+ rated Better Business Bureau Accredited Business, HomeServe is dedicated to being a customer-focused company supplying best-in-class repair plans and other services to consumers directly and through over 600 leading municipal, utility and association partners.



Serving nearly  
4 million  
households

**600+** Municipal, utility and  
association partners  
that offer our services



The North American  
arm of HomeServe plc,  
a London Stock Exchange  
listed company

**15** YEARS

Serving customers  
in North America



Connecticut Top  
Workplace winner for  
2014, 2015, 2016 and 2017



Winner of 18 Stevie  
Awards for Sales and  
Customer Service

**98%**  
CUSTOMER  
SATISFACTION

Receive high ratings  
from customers after  
providing services



A BBB Accredited  
Business with an  
A+ rating

**For more information about HomeServe,**

please go to [www.homeserveusa.com](http://www.homeserveusa.com).  
For information on SLWA visit [www.slwofa.com](http://www.slwofa.com)  
and for SLWC visit [www.slwofc.ca](http://www.slwofc.ca).

# What We Do



## Plumbing Services

- Exterior Water Service Line
- Exterior Sewer/Septic Line
- Interior Plumbing & Drainage
- Interior Gas Line



## Electrical Services

- Exterior Electrical Wiring
- Interior Electrical Wiring
- Electrical Surge Coverage



## HVAC Services

- Heating System Repair
- Cooling System Repair
- Water Heater Repair and/or Replacement

Homeowners who face a home repair emergency must deal with finding a qualified repair person quickly and paying for the unexpected expense. Not knowing who to call or how much a repair will cost can be frustrating and overwhelming. That's where HomeServe can help. At HomeServe, we offer affordable repair service plans that provide homeowners prompt, easy solutions, saving them time and money.

- **Home repairs are a common, expensive and inconvenient problem**
- **HomeServe is a trusted company to use and to partner with**
- **HomeServe offers peace of mind and protection to homeowners**

**HomeServe plans protect homeowners from the high cost and hassle of emergency home repairs with plans that:**

- Cover parts and labor to repair critical water, electrical, gas and HVAC systems
- Start at less than \$5 a month
- Provide quick, reliable service through local, licensed, and insured contractors or HomeServe technicians



*"My team enjoys dealing with HomeServe USA because they are honest and transparent in all of their dealings with us. It is always a win-win-win."*

*– Balkan Plumbing, Richmond Hill, NY*



# Why What We Offer Is Important



**37% of homeowners** have trouble finding a contractor<sup>2</sup>



**50% of homeowners** have \$1,000 or less on hand for an emergency home repair<sup>2</sup>



**73% of the 91 million single-family homes** are over 25 years old<sup>1</sup>



**51% of homeowners** have had some type of repair emergency in the last year<sup>2</sup>



**42% of homeowners** don't realize they have responsibility for service line repairs<sup>2</sup>



Homeowners are often unaware of their responsibility for certain repairs on their property. Many believe these repairs are covered by their basic homeowners insurance policy or the local utility company. For example, many homeowners assume their local utility covers the water pipe that runs from the street to their home. Typically, this is not the case. If this pipe breaks the homeowner is responsible for the repairs, which could range on average from \$450 for a spot repair to \$2,500 for a replacement.

With HomeServe, homeowners get help in a hurry and protection against the hassle and expense of this and other household emergencies.

1. US Census Estimates, 2. Harris Poll

"Really happy for great, professional, friendly service all the way from customer service to contractors. Thank you for a great job and big help."

– G. Silva, Norwalk, California

# Consumer Benefits



**24-HOUR, TOLL-FREE SERVICE HOTLINE,**  
available seven days a week, 365 days a year,  
including holidays



**NO NEED TO SPEND TIME SEARCHING**  
for a qualified contractor in an emergency



**LOCAL, LICENSED, INSURED, QUALIFIED**  
contractors dispatched to make  
repairs to covered systems



**COVERED REPAIRS COMPLETED  
AT NO CHARGE**  
up to the benefit amount



**COVERED REPAIRS  
GUARANTEED**  
for one year



**AFFORDABLE SERVICE PLANS**  
starting at under \$5 per month



**30-DAY MONEY-BACK GUARANTEE**  
with ability to cancel at any time



**NO DEDUCTIBLE**  
for the majority of plans and  
no paperwork



*"Love it..One phone call..It was handled..Wow"*  
– G Peacock, Los Angeles, California



# Plumbing Services

## ■ EXTERIOR WATER SERVICE LINE

Protects against the high cost to repair exterior water lines, including locating, excavating and repairing leaks or replacing segments of pipe.

## ■ INTERIOR PLUMBING AND DRAINAGE

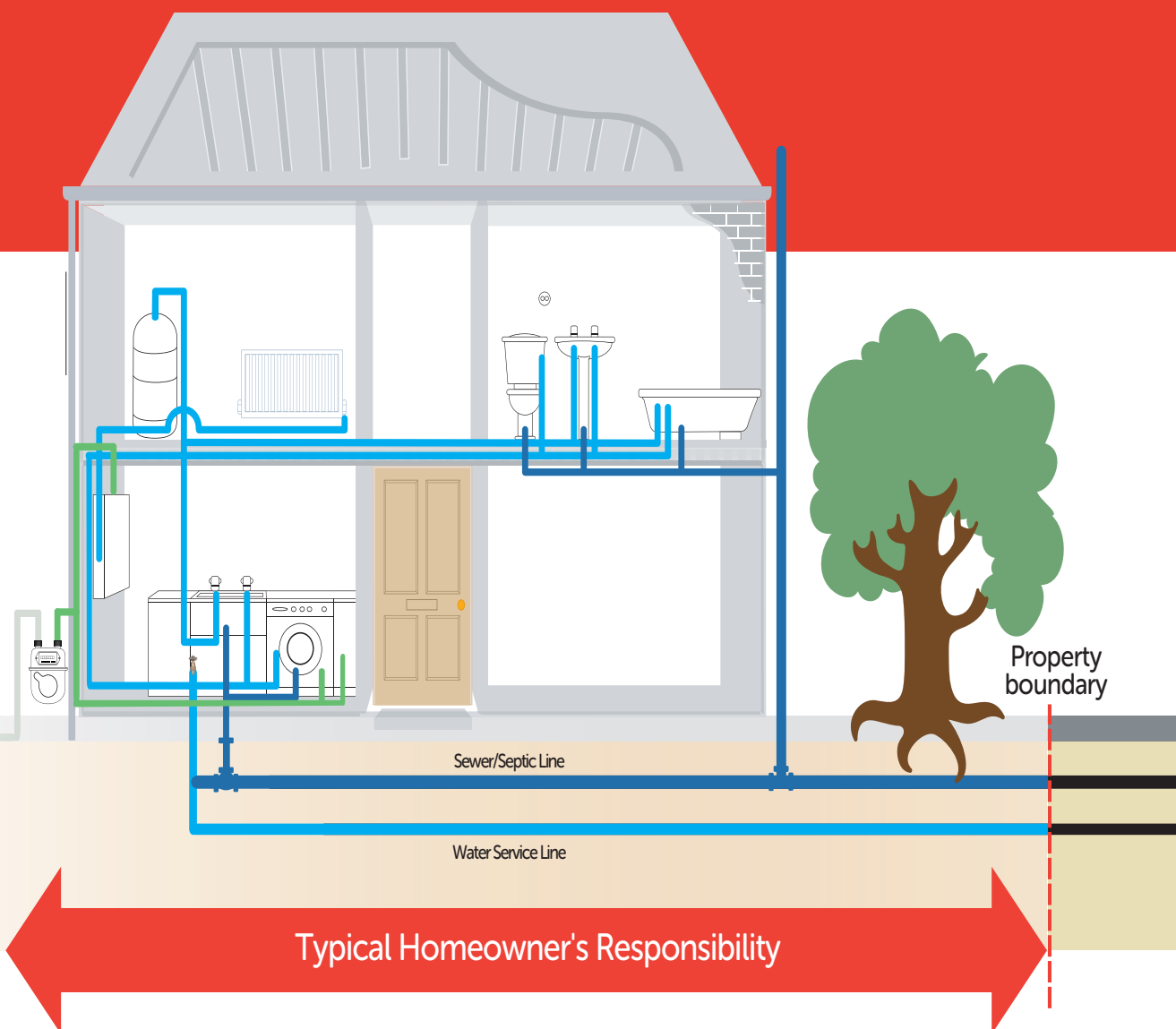
Covers homeowners from the cost of unblocking clogged sinks and toilets, or repairing or replacing interior leaking water and drainage piping.

## ■ EXTERIOR SEWER/SEPTIC LINE

Covers work to unclog a sewer/septic line, or replace a collapsed or damaged section of sewer/septic pipe as needed.

## ■ INTERIOR AND EXTERIOR

**GAS LINE** Protects against the cost of repairing interior and exterior gas piping systems from the outlet valve of the meter to the shutoff valve at each gas appliance.



"Fast service. End of the week, late Friday, I experienced a sewer back-up into the house. I was able to get service within hours even though it was a holiday weekend. Live people answered right away and addressed the problem professionally and quickly.

I would highly recommend HomeServe for this coverage! "

– E Petry, Springfield, Pennsylvania



# Electrical Services

## ■ EXTERIOR ELECTRICAL WIRING

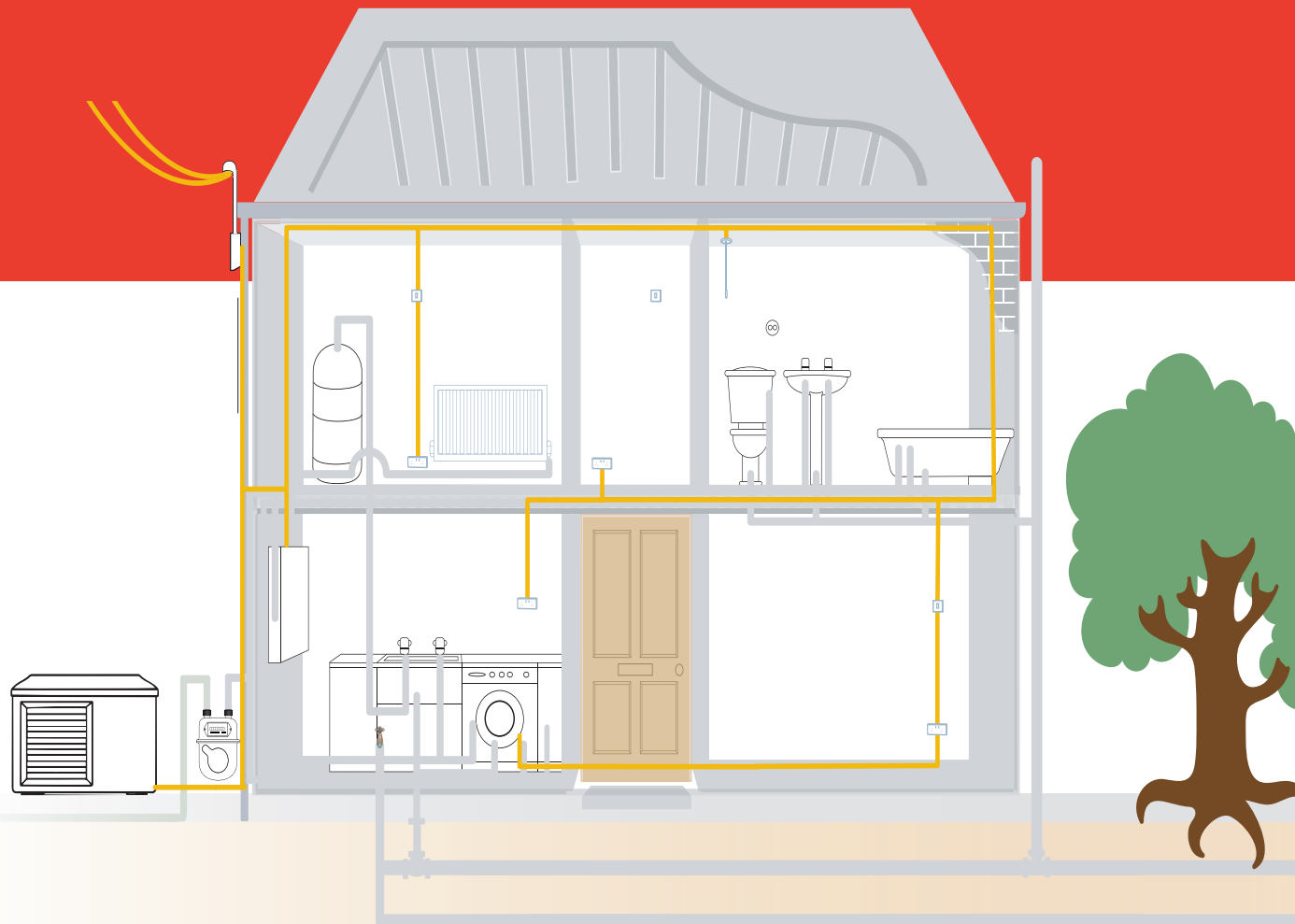
Homeowners are responsible for many of the exterior electrical components outside their home, including the weatherhead, attachment hardware, meter box and service entrance cabling. This plan protects against costly repairs to this equipment.

## ■ INTERIOR ELECTRICAL WIRING

Provides homeowners with a convenient solution to fix electrical malfunctions in outlets, switches, breakers, fuses, faulty wiring or the electrical panel itself.

## ■ ELECTRICAL SURGE COVERAGE

This plan offers repair or replacement of residential electrical products that fail due to an electrical surge in a residence.



"My recent experience with HomeServe has been excellent. I have been extremely impressed with the electrical company who responded to my repair request for service. The technician was courteous, professional and obviously knowledgeable. The appointment process was also easy and seamless. Thank you I will recommend your service to others."

– J Mitchell, Houston, Texas



# HVAC Services

## HEATING SYSTEM

Protects customers from the cost of repairs to central, natural gas or propane, forced-air or circulating hot water heating systems.

## COOLING SYSTEM

Great for customers with central air-conditioning, plans cover costs associated with repairs to internal or external components of central AC systems.

*Some HomeServe HVAC plans also provide an annual tune-up to help make sure systems are running at maximum efficiency. In select areas, heating and cooling system installations are available.*

## WATER HEATERS

Depending on plan, covers repair and/or replacement of water heaters, making this a valuable plan for many customers.



"The service was prompt. The workers were polite, courteous and accommodating. I would not hesitate to recommend this company. Thank you for your service."

– F Aceto, Largo, Florida



# Some of Our Partners

## Association Partners

National League of Cities

Association of Municipalities of Ontario

American Public Gas Association

## Municipalities & Districts

Alameda County Water District

Altoona Water Authority

Beaufort-Jasper Water Sewer Authority

Birmingham Water Works

Charleston Water System

City of Baltimore

City of Columbia, SC

City of Hamilton, ON

City of Kansas City, MO

City of Madison, WI

City of Phoenix

City of Tulsa

Contra Costa Water District

Des Moines Water Works

Evansville Water & Sewer Utility

Jackson Township MUA

Louisville Water Company

Merchantville-Pennsauken Water Commission

Onondaga County Water Authority

Portland Water District

Regional Municipality of Peel, ON

Salt Lake City

Washington Suburban Sanitary Commission

WaterOne

## Water Utilities

Aqua America

California Water Service Company

Great Oaks Water Company

Liberty Utilities, Apple Valley

Liberty Utilities, Park Water

Middlesex Water Company

San Jose Water Company

Suez (formerly United Water)

Utilities, Inc.

Washington Water Service Company

## Energy Utilities

American Electric Power

CenterPoint Energy

Coles-Moultrie Electric Coop

Columbia Gas

Dominion Energy

DTE Energy

EPCOR

FirstEnergy

Florida Power & Light

Florida Public Utilities

Great Plains Natural Gas

Montana-Dakota Utilities

National Grid

Omaha Public Power District

Piedmont Natural Gas

SEMCO Energy

Source Gas

Southeast Alabama Gas District

South Jersey Energy Service Plus

Southern California Gas

UGI Utilities

Westar Energy

"They have exceeded all expectations regarding this partnership."

– Shonte Eldridge, City of Baltimore, Maryland

# Frequently Asked Questions

## How common are utility line (water & sewer) breakages?

It is very difficult to determine when a service pipe may fail. With 40% of the homes in the US built 50 or more years ago, these service pipes are on borrowed time. There are numerous factors that can cause water and sewer service lines to fail – the type of piping material, age of the service pipe, soil conditions and installation quality. A study published in the September 2017 Journal of the AWWA found 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.

## Will homeowners insurance or the utility cover the cost of repairs to the water or sewer lines on a homeowner's property?

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 homeowners 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.

## What does the repair process look like?

HomeServe's emergency repair hotline is open 24 hours a day, seven days a week, including holidays. In the event of a home emergency, the homeowner calls the toll-free hotline and a local, licensed and insured technician is dispatched to make the covered repair or replacement. HomeServe pays the technician directly.

## Why does HomeServe use municipal or utility logos in its marketing materials?

HomeServe is committed to transparency in all of its communications. All marketing done on behalf of the more than 600 municipal, utility and

association partners HomeServe has around the country is approved by those entities prior to use. HomeServe's partnership agreements with local municipalities and utilities allow the company to use related logos to indicate that there is a formal partnership in place and to demonstrate that these entities are endorsing the service for the benefit of local residents. All HomeServe materials clearly state that the services the company offers are voluntary and that they are offered by HomeServe, a private company that is separate from the local municipality or city.

## Is investing in a "rainy day" fund a more effective approach to buying a service plan?

HomeServe's Biannual State of Home Survey conducted by the Harris Poll has tracked the readiness of Americans for a sudden emergency expense for several years. The Winter 2018 release of the survey found that 34% of homeowners have \$500 or less or no funds set aside to cover the costs of an emergency home repair. This data is consistent with the Federal Reserve's 2016 Report on Economic Well-Being of U.S. Households, that found that 44% of adults say they either could not cover an emergency expense costing \$400, or would cover it by selling something or borrowing money.

Many of the repairs covered by HomeServe service plans can be quite expensive and an unexpected blow to a homeowner's wallet. For example, a water line replacement averages \$2,500 nationally. With the modest cost of a water line service plan, homeowners would still see financial benefit if the service line didn't break for another few decades versus saving the small monthly service plan fee at current interest rates.

The reality is most people do not have rainy day funds—so a low-cost home repair service plan can be a sensible tool for many families to include in their financial strategy.