



Building Peace of Mind, One Community at a Time



Service Line Warranty Program



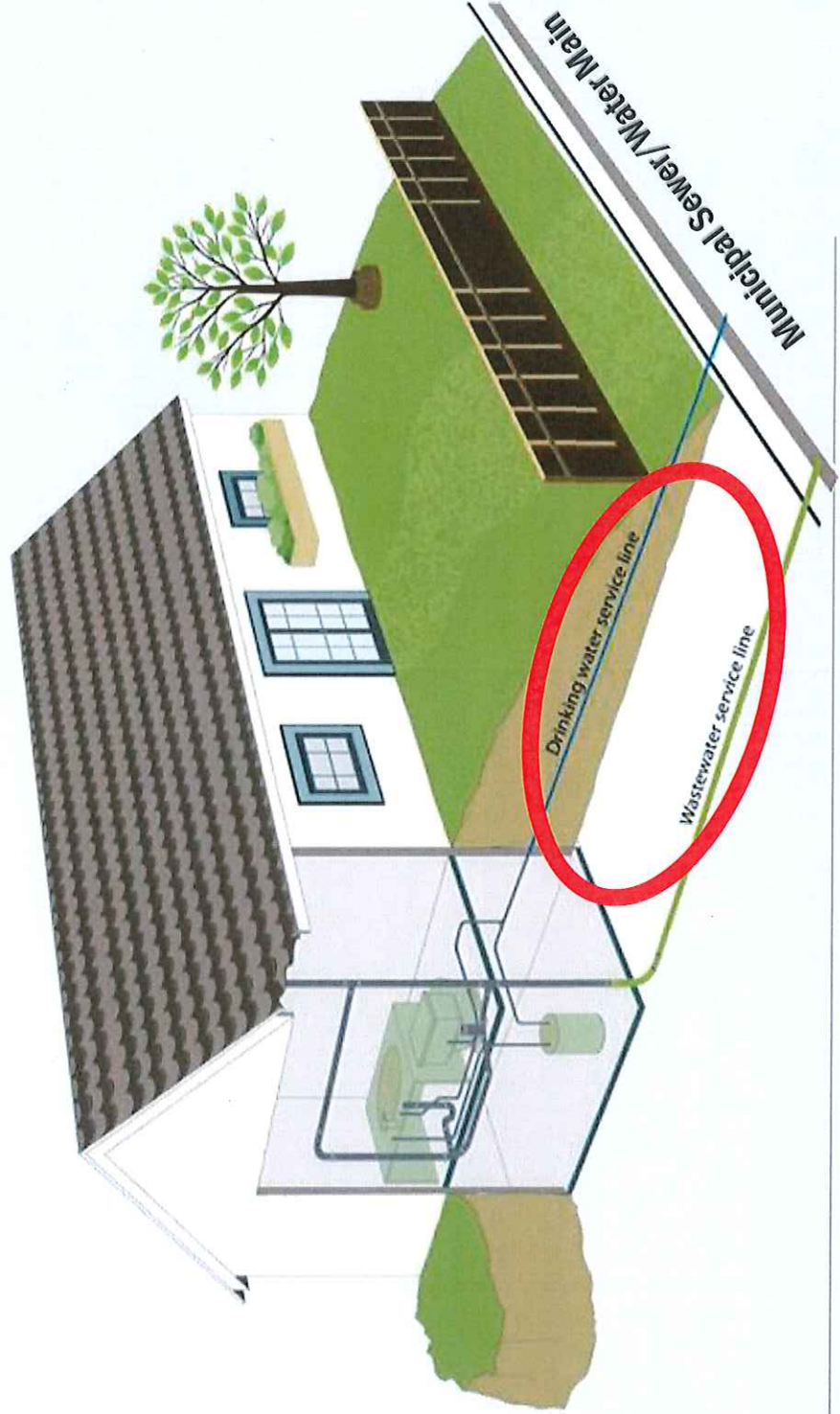
2019



... LAS Sewer & Water Line Warranty

What is it and Why is it Important?

LAS has partnered with Service Line Warranties of Canada (SLWC) to offer residents of Ontario municipalities a sewer and water lateral warranty service.





SLWC Service Background

The Principles Behind the Service

Homeowners are responsible for the repair or replacement of their utility service lines.

- Most people are unaware of this responsibility
- Not covered under standard homeowner's insurance policy

Overtime these lines can fail from

- Root intrusion
- Rusting / Rotting
- Clogs
- Leaks
- Frozen pipes

Repairs can be costly and stressful for residents

.... SLWC Service Overview

Details about the Warranty Service

100% Optional for Residents

- Choose to enroll in none, one or both coverage options

247/365 Customer Service

- Operators are standing by

Service from Local Contractors

No Cost to Municipality

- Only requires municipality's endorsement

Royalty Available to Municipality

- Municipality can choose to pass back to residents

Warranty Coverage

What Does it Cover and up to How Much?

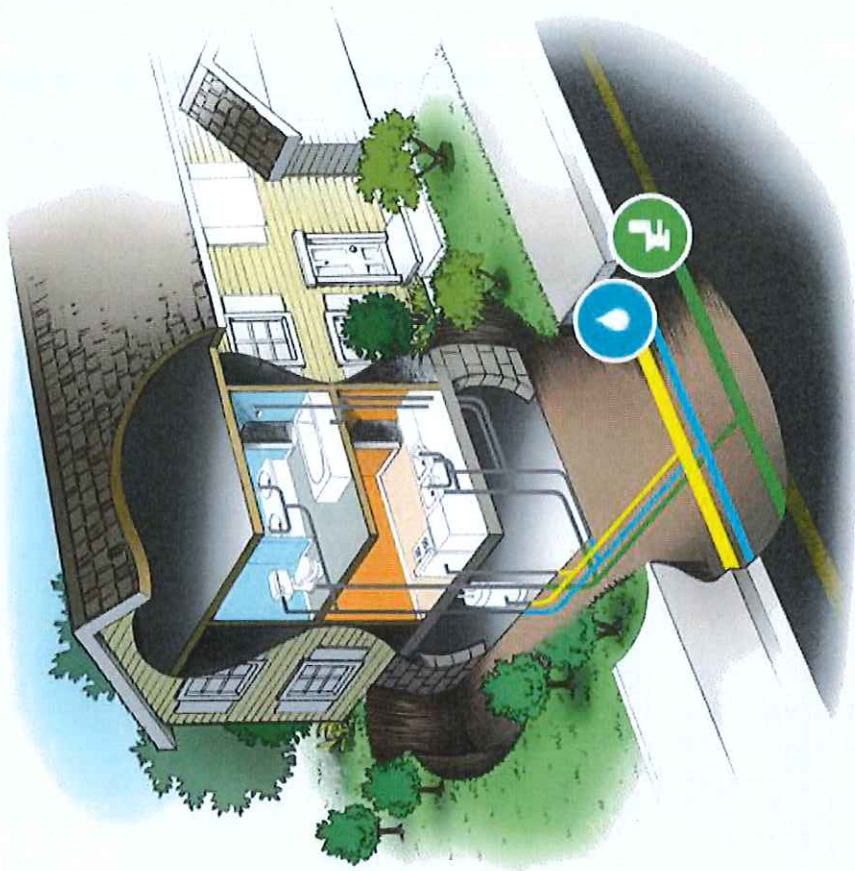
Warranties Available for 3 Products:

- External sewer line
- External water line warranty
- Septic/well systems

Coverage Cap Levels:

- Water Line Coverage = \$5,000
- Sewer Line Coverage = \$8,000
- Interior Plumbing Coverage = \$3,000
- Coverage Levels are "per incident"

***99% of Claims Fall Below Cap Levels**



Are septic/well systems included in this coverage?

- **Yes.** The coverage for water lines on these systems is part of this municipal partnership program which would be available to residents for \$5.33/month for up to \$8,000 worth of coverage per incident.
- This warranty covers the cost of repairing broken, leaking, or clogged outside septic lines.
- Unfortunately, these lines fail due to age, tree root invasion, ground settling and more. The repairs can cost hundreds to thousands of dollars out-of-pocket. Left unattended, the leaking, clogged or broken septic line may contaminate soil, damage personal property and a home's foundation and poses a public health hazard.
- The Service Line Warranties of Canada (SLWC) Exterior Sewer/Septic Line Coverage protects resident's wallets and schedules. Should the sewer/septic line need to be repaired, a call to the SLWC toll-free number to speak with an agent will have a local, licensed, plumbing professional dispatched to the residence to make the repair within 24 hours. Repairs to sewer/septic line are covered up to the benefit amount, including public street and sidewalk cutting.



Service Eligibility

Who Qualifies for the Service and Under What Parameters?

Single Family Homeowners

- Commercial properties are not eligible unless shared with residence

Rental Properties Are Eligible

- Property Owner Must Purchase Warranty

No Pre-inspection of Pipes

- Most pipes covered under LAS/SLWC Service

No Waiting Period

- Enroll today, file a claim tomorrow

Are these warranty plans considered insurance?

- The Plans are a warranty service plan offered by SLWC as an independent private provider. Although the Plans use terms like deductible, coverage and exclusions the Plans are **not insurance**, but a contract pledge to arrange a contractor to repair your service lines.
- Ask your insurance provider if your policy covers repairs to water and sewer line systems. If your policy does not cover water or sewer utility lines, consider the Service Line Warranty program.

Marketing Approach

Getting the Message Out to Residents

Raise Awareness Through Direct Mail & Public Relations

Municipality Must 'Endorse' the service (not available direct to consumer)

Seasonal Marketing Campaigns

- Letters to Eligible Residents (Spring & Fall)
- No Direct Involvement from Municipality (SLWC pays for all aspects of the program)
- Municipal Logo on All SLWC Letters
- Municipality to Pre-approve Marketing Materials
- Vetted through Third-Party Mail Company (municipality does not give out customer data)

Consumers can enroll three ways:

- Phone
- Mail
- Online

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Contractor Management

Who Repairs My Damaged Pipes?

SLWC recruits local contractors in every new municipality

- Initially from Pre-existing Municipal Lists
- Yellow Pages & Similar Listings
- Familiar with Municipal Code
- Quicker Response Time

Local Contractors can Apply

- Contact SLWC Directly

Customer Feedback Survey

- Provided to customers after every repair
- Helps weed out “bad” contractors
- 97% customer approval rating in Ontario

... **LAS/SLWC Service Rates**

How Much Does the Warranty Service Cost?

Standard program rates for Southern & Northern Ontario

Southern Ontario	External Water Line	\$5.00	\$55.00
	External Sewer Line	\$7.25	\$79.75
	Annual Total	\$147.00	\$134.75
Northern Ontario	External Water Line	\$5.75	\$64.00
	External Sewer Line	\$8.00	\$88.00
	Annual Total	\$165.00	\$152.00

SLWC Program Participants

Which Ontario Municipalities Currently Participate in this program?

✓	City of Hamilton	✓	Township of Billings
✓	Township of Assiginack	✓	Township of Hornepayne
✓	Town of Atikokan	✓	Township of Gore Bay
✓	Municipality of Bayham	✓	Municipality of Killarney
✓	Municipality of Callander	✓	Town of Gananoque
✓	Township of Dubreiville	✓	City of Elliot Lake
✓	Municipality of Grey Highlands	✓	Town of Malahide
✓	Town of Hearst	✓	Town of Hanover
✓	Region of Peel	✓	Township of Ramara
✓	Fort Frances	✓	City of Kenora
✓	County of Brant	✓	Town of Goderich
✓	City of Kenora	✓	Town of Bancroft
✓	Town of Tecumseh	✓	Township of Oro-Medonte
✓	Township of St. Clair	✓	Town of Lincoln
✓	Township of Georgian Bluffs	✓	Township of South Glengarry
✓	Town of Arnprior	✓	City of Windsor
✓	Township of Edwardsburgh/Cardinal	✓	Municipality of Port Hope
✓	Town of Parry Sound	✓	Town of Grand Valley
✓	Township of Southgate	✓	Township of North Huron
✓	Township of Manitouwadge	✓	Municipality of South Dundas
✓	Town of Mattawa	✓	Municipality of Dutton Dunwich
✓	Township of McGarry	✓	City of Kingston
✓	Municipality of Meaford	✓	Township of North Shore
✓	Town of Niagara on the Lake	✓	Township of North Glengarry
✓	Town of Saugeen Shores	✓	Township of South Stormont
✓	Town of South Bruce Peninsula	✓	Township of Stirling-Rawdon
✓	Municipality of Temagami	✓	City of Quinte West
✓	Municipality of Wawa	✓	Town of Shelburne

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Joining the SLWC Warranty Service

Next Steps for Enrollment

Enrollment

1. Council Approval of SLWC Marketing Agreement
2. Provide SLWC with Municipal Seal / Logo
3. Review and Approve 'Welcome Kit'
 - ✓ Press Release
 - ✓ Web Banner
 - ✓ Marketing Letter
 - ✓ Mailing List

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QUESTIONS?

Service Line Warranties

Elise Dostal

Sales Manager

416-400-2022

edostal@slwofc.ca

LAS

Eleanore Schneider

Program Manager

416-971-9856

eschneider@amo.on.ca