

**Sewer/Septic Line Information** for Des Moines, IA Homeowners

Status: **SEWER/SEPTIC - NOT COVERED**

Reply Requested within: **30 Days**

December 21, 2016

**\*\*\*\* IMPORTANT INFORMATION \*\*\*\***

This letter contains important information about your responsibilities as a homeowner in the event of an emergency with your sewer/septic line. As a property owner, you should be aware that your sewer/septic line may deteriorate over time due to normal wear and tear, corrosion or shifting ground. Your property at 3015 Thornton Ave. is currently not covered with Exterior Sewer/Septic Service Line Coverage from HomeServe.

\*\*\*\*\*

Because your sewer/septic line is buried underground and is rarely inspected, breaks are difficult to predict. Repairs or replacement may require excavation and may cost thousands of dollars in unforeseen expenses for you as homeowner.

Eligible homeowners can now help protect the sewer/septic line on their property with Exterior Sewer/Septic Service Line Coverage from HomeServe. Coverage pays the out-of-pocket costs associated with a covered sewer/septic line failure, including parts and labor. You'll receive up to \$10,000 in annual coverage (30-day wait period and money-back guarantee), which includes multiple service calls for covered repairs up to your benefit amount and NO DEDUCTIBLES. This optional coverage can be a financial help if your sewer/septic line suddenly fails. Rest easy knowing coverage helps protect your finances for only \$9.99 a month.

Take action to help protect the sewer/septic line on your property. Simply complete and return the enclosed form or call 1-877-444-7750.

For fastest processing, visit [www.DMsewersepticplan.com](http://www.DMsewersepticplan.com).

Sincerely,



John Kitzie  
Chief Operating Officer  
HomeServe

HomeServe USA Repair Management Corp. ("HomeServe"), with corporate offices located at 601 Merritt 7, 6th Floor, Norwalk, CT 06851, is an independent company separate from your local utility or community and offers this optional service plan as an authorized representative of the contract issuer, AMT Warranty Corp., 59 Maiden Lane, 43rd Floor, New York, NY 10038.

**Acceptance Form**

**E-Z PAY** (see back of letter)

I have enclosed a check for my first payment of:

- \$9.99 per month
- \$29.97 per quarter
- \$119.88 per year

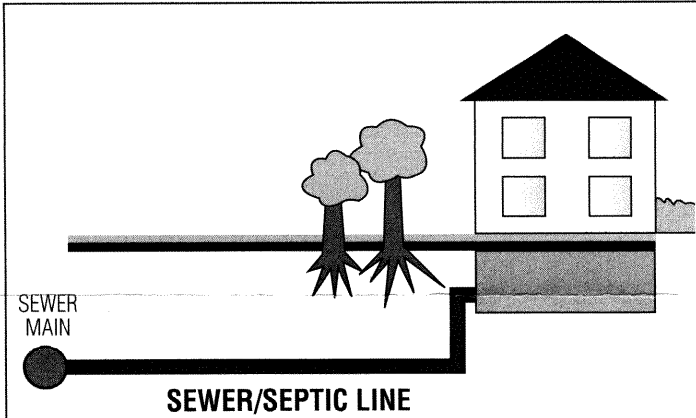
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Please correct name and address information below, if necessary, before submitting.

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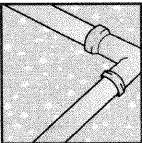
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## Sewer/septic service line disruptions. Here's How They May Affect Homeowners.

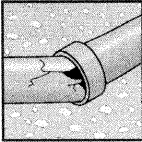


**SEWER MAIN**

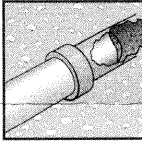
**SEWER/SEPTIC LINE**



Replace sewer/septic line **\$3,929**  
**PLAN MEMBERS: NO CHARGE!†**



Replace collapsed section of sewer/septic line **\$1,249**  
**PLAN MEMBERS: NO CHARGE!†**



Unblock sewer/septic line **\$238**  
**PLAN MEMBERS: NO CHARGE!†**

Coverage includes the external septic line but excludes any repair work needed on your septic tank or leaching fields.

†National average repair costs as of January 2016. No charge for covered repairs up to your annual benefit amount.

Exclusions apply. See details in accompanying letter.

**One of the most common misconceptions regarding sewer/septic lines is that the utility will take care of the problem if there is a break or blockage on private property,** but the homeowner is primarily responsible for the service line that takes wastewater away from their home.

**Property owners are largely unaware that a blockage on their own property is likely their responsibility to fix,** often at significant cost. More than 5.9 million homeowners will have a major sewer/septic line disruption in 2017.<sup>1</sup>

Many may mistakenly assume that the damage is covered by their homeowners insurance policy; however, most basic homeowners insurance policies do NOT cover sewer/septic line breaks on a homeowner's property.

The price tag for replacing a sewer/septic line is almost \$4,000.<sup>2</sup> Homeowners should consider taking steps today to prepare themselves and help protect their finances from the costs and damages of sewer/septic-line related home emergencies.

<sup>1</sup>HomeServe repair average 2015 and U.S. Census Bureau data 2014.

<sup>2</sup>Estimate based on national average repair costs, January 2016.