

# Portsmouth Water and Fire District

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## NEWS RELEASE

DATE: February 7, 2012

FOR RELEASE: Immediately

CONTACTS: Philip T. Driscoll, Administrative Board Chairman - 808-0000  
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### Portsmouth

#### **PORTSMOUTH WATER WARNS CUSTOMERS ABOUT MAIL SOLICITATION FOR WATER SERVICE LINE INSURANCE**

A number of Portsmouth Water and Fire District customers have received a mail solicitation from a company called HomeServe with a Providence, RI post office box return address. The company is offering insurance to cover the cost to repair the customer's water service line should it fail.

HomeServe is not affiliated with the Portsmouth Water and Fire District, nor has the company contacted Portsmouth Water about its solicitation. It appears that HomeServe is a foreign corporation organized under the laws of Delaware with a principle office in Stamford, CT.

Portsmouth Water started receiving telephone calls on February 6<sup>th</sup> from customers that were confused and concerned about the HomeServe mail solicitation. Based on the calls, it appears that HomeServe is targeting elderly water customers, at least initially.

The mail solicitation is craftily worded and begins with "IMPORTANT INFORMATION REGARDING YOUR WATER SERVICE LINE." The offered insurance has a number of coverage exclusions. Portsmouth Water recommends that customers who receive the solicitation seek the assistance of family members, friends or professionals who are familiar with insurance and contracts to better understand what is being offered before proceeding. Customers interested in the offered insurance may also want to perform an internet search on HomeServe to investigate the experience of others who have purchased the coverage.

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Copy to:

The Providence Journal  
The Fall River Herald News  
The Sakonnet Times  
The Newport Daily News  
WADK Radio

Portsmouth Patch  
hard deadlines

HomeServe  
PO Box 2525  
Providence, RI 02906-9933

# IMPORTANT INFORMATION REGARDING YOUR WATER SERVICE LINE

\*\*\*\*\*AUTO\*\*5-DIGIT 02871

Please respond by  
March 1, 2012

Portsmouth, RI 02871-4722  
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Important Information For Mrs. Mello

- # Our records indicate your property is not covered by Water Service Line Coverage from HomeServe
- # As a homeowner, you are responsible for the maintenance and repair of the water service line from your service connection to the foundation of your home
- # Exterior water service line problems can be complicated and expensive to fix
- # Contractors' service call fees and repair bills for water service line emergencies are not typically covered by basic homeowners insurance policies

Coverage Details for 74 Cove St

1. UP TO \$6,000 IN ANNUAL COVERAGE - No bills to pay for covered repairs, \$3,000 per call, two calls per year
2. 24-HOUR EMERGENCY REPAIR HOTLINE - Available 365 days a year, ready to respond to your call
3. NO DEDUCTIBLES OR SERVICE/TRIP CHARGES FOR COVERED REPAIRS
4. QUALITY WORK - All contractors are local, licensed and insured
5. PRIORITY REPAIR STATUS - This *optional* coverage provides timely repairs to resolve your emergency
6. ALL REPAIRS ARE GUARANTEED FOR ONE YEAR

To accept coverage call 1-877-444-7750  
Available Mon-Fri 8am-8pm and Sat 10am-4pm EST

HomeServe USA Repair Management Corp. ("HomeServe") is an *independent company separate from your local utility or community* and offers this optional service as an authorized representative for AMT warranty corp., who is your contract issuer.

## Complete and Return by March 1, 2012

Step 1: Choose your method of payment

Credit/Debit Card Option:  VISA  MASTERCARD  AMEX  DISCOVER

Card Number:                      Exp. Date:   /

E-Z Pay Checking Option:  I have enclosed a check for my first payment and understand that all future payments will be charged to this account.  
(See Q&As for details)

Check or Money Order:  I have enclosed my check or money order for my annual payment of \$59.88. PLEASE MAKE PAYABLE TO HOMESERVE

Please make any corrections to your name or address below.

Mrs. Lorraine Mello  
74 Cove St  
Portsmouth, RI 02871-4722

HSRIC-SHN-112G2

Step 2: Credit/Debit card or E-Z Pay frequency

\$4.99 per month  \$14.97 per quarter  \$59.88 per year

I authorize HomeServe to charge my account for Water Service Line Coverage at the frequency specified above and my financial institution to debit these payments from the account provided. I confirm that I have read the reverse of the letter and meet the eligibility requirements for this optional coverage. If I have chosen credit/debit card or E-Z Pay, this authorization is to remain in effect and my coverage will automatically be renewed at the then-current rate unless I cancel by calling 1-877-444-7750.

Signature (required): \_\_\_\_\_ Phone #: \_\_\_\_\_

E-mail: \_\_\_\_\_



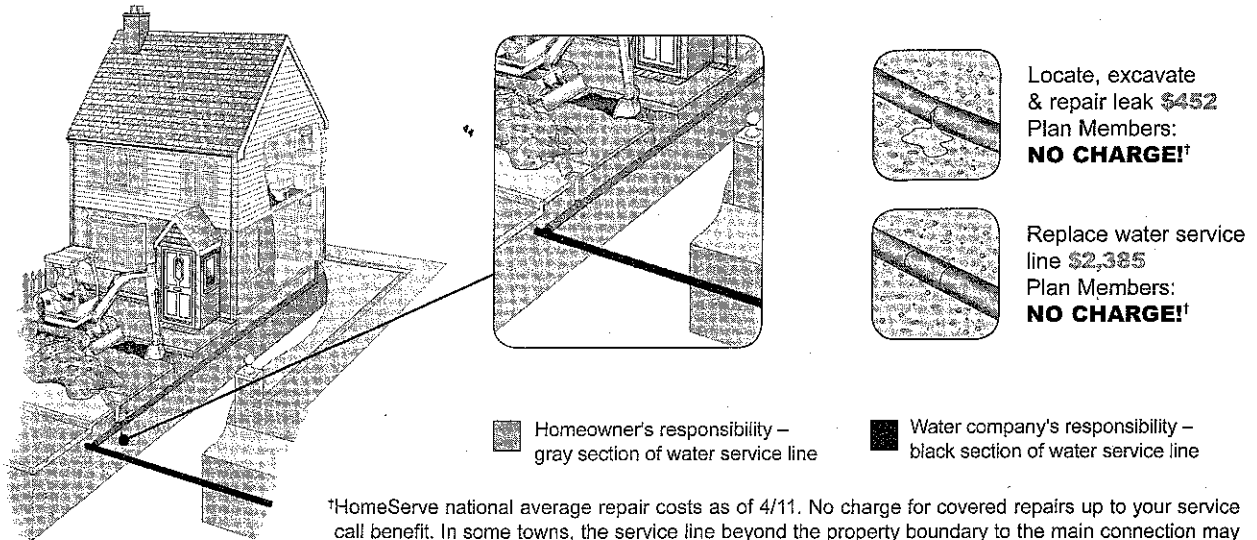
Keep page 2 for your records.

HSRIC-SHN-112G2 DI-011

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## What would you do in a water service line emergency?

The illustration below shows where things can go wrong with your water service line—and how much a licensed and insured contractor would typically charge customers who don't have coverage. How would you manage if it happened to you? With Water Service Line Coverage, it's not something you have to worry about.



\*HomeServe national average repair costs as of 4/11. No charge for covered repairs up to your service call benefit. In some towns, the service line beyond the property boundary to the main connection may be an additional responsibility of the homeowner, but is not included in this coverage.

## Questions & Answers

### Q. What am I responsible for?

A. As a homeowner, you are responsible for the exterior water service line on your property, from the water company's connection to the point of entry into your home.

### Q. Does my homeowners insurance or local utility company cover this?

A. Most basic homeowners insurance policies and local utility companies do not cover repair or replacement of the water service line. If you find you have similar coverage or your local utility company provides coverage, you can contact HomeServe to receive a refund of your service agreement fee, less any claims paid.

### Q. What is included in this coverage?

A. You will be covered up to \$3,000 per service call, up to \$6,000 per year, for the covered cost of repairing or replacing the burst or leaking water service line from the property boundary or well casing to the foundation wall. This includes all service call charges, labor and materials for covered repairs—so you'll have no bill to pay within the coverage limits.

### Q. Who is HomeServe?

A. HomeServe is an independent, private company providing emergency home repair services and protection solutions to homeowners across the U.S. For more details, visit us at [www.homeserveusa.com](http://www.homeserveusa.com).

### Q. Who is eligible to join?

A. A residential homeowner with a home up to 5,001 sq. ft. can join. Mobile homes, recreational vehicles, multi-unit dwellings and properties used for commercial purposes are not eligible for coverage.

### Q. When can I make a service call?

A. Plan participation starts the day your application form is processed and lasts for one year. Plan participation is automatically renewed thereafter for credit/debit card and E-Z Pay customers and will remain in effect unless you call to discontinue coverage. There is an initial 30-day waiting period to make a claim, giving you 11 months of coverage during the first year of coverage. This prevents service calls on pre-existing conditions and helps keep the coverage affordable.

### Q. What is E-Z Pay?

A. E-Z Pay is a paperless and stress-free way to pay for your coverage. Payments are automatically debited from the bank/checking account of your choice as your payment becomes due, at no additional cost. Your coverage will be automatically renewed so there's no risk of it expiring and losing your benefits. Your authorization remains in effect until you call to discontinue coverage.

### Q. What quality of repair can I expect?

A. A local, licensed and insured contractor will be responsible for handling your covered emergency. Permanent repairs are made where possible and will be guaranteed against defects in material and workmanship for one year.

**General Exclusions:** There is an initial 30-day waiting period to make a claim, giving you 11 months of coverage during the first year of coverage. Acts of God; the thawing of frozen pipes; emergency breakdown to external guttering, arising from disconnection to main water supply, due to pre-existing conditions, caused by faulty construction/improper maintenance, or from a controllable leak; swimming pools/decorative features; faucets or hose bibs; repair of covered parts, equipment and/or systems due to reduction in performance caused by normal wear and tear; emergency breakdown to property having remained unoccupied for more than 30 days; repairs when parts are obsolete; costs to correct or upgrade any part, equipment and/or system in order to comply with law; costs associated with treatment, recovery/disposal of hazardous material; manufacturers' recalls, defects or class action suits; costs of a repair visit, restoration of affected area, hard or soft landscaping that are not part of a covered event; repair, replacement or unblocking without prior authorization; mobile homes, recreational vehicles, multiple-unit dwellings, properties used for commercial purposes or any residential home over 5,001 sq. ft.