

**Important information Enclosed**

Dear Resident,

You're receiving this letter to make you aware that the Town of Hanover has partnered with Service Line Warranties of Canada (SLWC),\* an independent company, to offer homeowners protection plans to help cover repair costs associated with their water and sewer/septic service lines. Participation in this program is **optional and voluntary** for homeowners.

### **What homeowners need to know:**

The Town is responsible for maintaining the portion of lines running from the sewer or water main only up to your property line. **Homeowners are responsible for maintaining and repairing the portions of these service lines located on their private property.** These repairs can be costly and While not typically covered by basic homeowners' insurance, residents are encouraged to check with their current provider to find out what their coverage is in this area. These lines are subject to freezing, tree roots, and general deterioration. Service line failures can result in the loss of water supply to the home, sewer backups, and potential property damage.

Optional protection plans from SLWC can help you be better prepared in the event of a service line failure as they can:

- provide eligible homeowners repair plans to help protect them against potentially expensive emergency repairs to water and sewer/septic service lines on their property;
- ensure repairs are completed to applicable codes and standards by qualified contractors; and
- reduce water loss and wastewater pollution by encouraging residents to repair water and sewer/septic service line leaks in a timely manner.

**Learn More:** The enclosed information is provided by SLWC to help you decide whether a plan is right for you. More information regarding the program and the Town's partnership can be found by visiting <https://www.hanover.ca/news/service-line-warranties-program>.

\*SLWC, an independent company separate from the Town of Hanover, offers and manages these optional plans. Your choice of whether to purchase these service plans will not affect any service you have with your local utility or community. The Town of Hanover and SLWC entered into an agreement to introduce these plans to homeowners. The Town of Hanover has not provided SLWC with your contact information. All contact information is obtained through a third-party mailing list service and not through town records. This program is managed by SLWC, and no public funds were used for the mailing of this letter.

HOMEOWNER  
<<MAIL\_ADDRESS1>>  
<<MAIL\_ADDRESS2>>  
<<MAIL\_CITY, PROV POSTAL>>

Date: <<X/x/XX>>

**Reminder Letter:**  
Please ignore if you have already enrolled.

## — Information Regarding Your Exterior Water and Sewer/Septic Lines —

Dear Homeowner,

Like many homeowners, you may not be aware that you are responsible for any repairs required for water service and sewer/septic lines buried on your property. You are receiving this letter because your property is not covered with the Exterior Water Service Line or Exterior Sewer/Septic Line plans from Service Line Warranties of Canada (SLWC),\* an independent company.

The water service and sewer/septic lines buried underground are subjected to freezing, tree roots, corrosion, changing soil conditions, and ground shifting, causing a sudden breakdown and leaving you responsible for the cost of repair or replacement. Replacement of these lines can be expensive (see back page) and that may be hard on your budget.

The Town of Hanover has partnered with SLWC to offer its eligible homeowners affordable protection against repairs to water service or well and sewer/septic lines. You're invited to enroll in the optional Exterior Water Service Line and Exterior Sewer/Septic Line plans from SLWC.

Choose protection starting for as little as \$4.33+HST per month to help protect yourself from the high cost of covered repairs and the hassle of finding the right plumber.

**Coverage Amount:** Up to \$5,000 per service call for covered water service line repairs  
Up to \$8,000 per service call for covered sewer/septic line repairs  
(Includes multiple service calls annually on both plans)

**SLWC Plan Benefits:** Pay \$0 for covered repairs up to benefit amount  
Access to 24/7 365-day repair hotline to schedule a repair  
Repairs performed by local, licensed and insured plumber

## — TAKE ACTION TODAY AND BE PROTECTED —

Please review the Important Coverage Information and Important Plan Information in this package. Complete and return the enclosed form or call SLWC at 1-844-616-8444 to accept this *optional* coverage.

For faster processing or to enroll in additional interior plumbing and drainage coverage please visit [www.slwofc.ca](http://www.slwofc.ca) or scan the QR code.

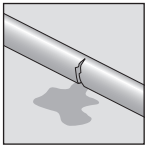


**Important Note:** *The Town of Hanover has not provided SLWC with your contact information. All contact information is obtained through a third-party mailing list service and not through town records. This program is managed by SLWC, and no public funds were used for the mailing of this letter.*

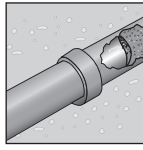
\*Service Line Warranties of Canada ("SLWC") is an *independent company separate from your local utility or municipality*. SLWC, a portfolio company of Canadian-based Brookfield Infrastructure, maintains corporate office located at 4000 Town Center Boulevard, Suite 400, Canonsburg, PA 15317.

# Homeowner Responsibility & Common Repair Costs

The illustration shows homeowner responsibility for exterior lines and how much a licensed and insured plumber would typically charge customers who don't have coverage. **With SLWC coverage, let us do the worrying for you;** you'll have no bill to pay for covered repairs up to the benefit amount.



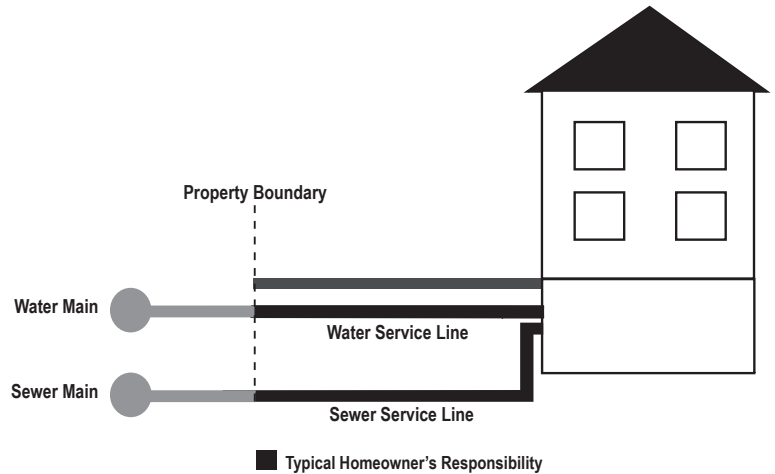
Replace water service line  
(26-100 ft.)  
**\$2,832**  
Plan Members:  
**No Charge<sup>‡</sup>**



Replace sewer/septic  
line (26-75 ft.)  
**\$5,754**  
Plan Members:  
**No Charge<sup>‡</sup>**

<sup>‡</sup>Average repair costs within the SLWC network across North America as of January 2023. No charge for covered repairs up to your service call benefit amount.

The service lines beyond the property boundary may be an additional responsibility of the homeowner and are included in this coverage.



## Important Coverage Information

### What is covered?

Coverage provides, up to the benefit amount, to repair or replace the following, for which you have sole responsibility, or a water line for which responsibility is shared by no more than one additional dwelling, that is damaged due to normal wear and tear, not accident or negligence.

Plan	Monthly Cost	What's covered	Service call benefit limit
<b>Exterior Water Service Line</b>	\$4.33+HST	The covered costs to repair or replace a leaking, frozen, low pressure, or permanently blocked exterior water service line from your utility's responsibility or external wall of your well or cistern casing to the external wall of your home.	Up to \$5,000
<b>Exterior Sewer/Septic Line</b>	\$5.08+HST	The covered costs to repair or replace a leaking or permanently blocked sewer or septic line that takes wastewater away from the external wall of your home up to your utility's responsibility or the point of connection to the septic tank on your property. In addition, SLWC will arrange and pay for the repair or replacement of non-functioning grinder pumps and damage due to tree roots.	Up to \$8,000

### What is not covered?

Damage from accidents, negligence or otherwise caused by you, others or unusual circumstances; any shared exterior lines that provide service to multiple properties or secondary buildings; or repairs to any water or sewer/septic line that branches off the main line. *Sewer/Septic:* Septic tanks; leach fields; lift stations, or any non-conforming drain line, such as a basement or storm drain. Costs on covered repairs may exceed the benefit limit, in which case you pay the difference between the cost and the benefit limit. Additional exclusions apply. See full Terms and Conditions with complete coverage, exclusions, and dispute resolution by arbitration details prior to enrolling by calling 1-844-616-8444 or going to [www.slwofc.ca](http://www.slwofc.ca).

### Who is Service Line Warranties of Canada (SLWC)?

SLWC, a portfolio company of Canadian-based Brookfield Infrastructure, is a private company that administers **optional and voluntary** Exterior Water Service and Sewer/Septic Line and Interior Plumbing and Drainage coverage plans for homeowners. SLWC is guided by an Ontario-based General Manager, and the contractors in our network are all local Canadians. SLWC is an accredited Better Business Bureau organization with an A+ rating. SLWC has saved Canadian homeowners +\$8 million on 16,500+ jobs in the last 7+ years.<sup>†</sup>

<sup>†</sup>Based on savings from Canadian homeowners with a plan from SLWC, from January 2015 to Aug of 2022.

### Who manages this program?

The program is managed by SLWC at the Canadian regional mailing address 150 King Street, Suite 200, Toronto, ON, M5H 1J9. SLWC is an authorized representative of Northcoast Solutions of Canada, ULC, 2200 HSBC Building, 885 West Georgia Street, Vancouver, British Columbia V6C 3E8. SLWC, a portfolio company of Canadian-based Brookfield Infrastructure, maintains corporate office at 4000 Town Center Boulevard, Suite 400, Canonsburg, PA 15317. Your choice of whether to purchase this service plan will not affect any service you have with your local utility or community. The Town of Hanover and SLWC entered into an agreement to introduce these plans to homeowners. See *eligibility requirements and coverage limitations in this package*. To learn more about the service plans, please call SLWC directly at 1-844-616-8444 or visit [www.slwofc.ca](http://www.slwofc.ca).

### Is this considered a Town of Hanover program?

No. This is not a Town of Hanover program, but rather the town has partnered with SLWC and wishes to make residents aware of these service plans. A homeowner who chooses to enroll in the program should do so with the understanding that the town in no way warrants or is liable for the work or performance of SLWC.

### Why has the Town of Hanover chosen to work with SLWC to offer these plans?

The town chose to work with SLWC to 1) educate residential property owners about their exterior line responsibilities, 2) reduce expenses for the property owner if they have a covered repair, 3) ensure all repairs are performed to code, and 4) encourage residents to report water service and sewer/septic leaks in a timely manner to minimize water loss and wastewater pollution. For more details visit [www.hanover.ca/news/service-line-warranties-program](http://www.hanover.ca/news/service-line-warranties-program).

### How can I stop getting mail from SLWC?

If you would prefer to not receive any marketing notifications such as email, direct mail, or phone calls from SLWC, please contact SLWC directly at 1-844-616-8444.



## Important Plan Information

### **Who is eligible for coverage?**

To be eligible, you must own both the residential single structure and the land it is located on.

### **Who is not eligible for coverage?**

You are not eligible if your home is a recreational vehicle or otherwise intended to be moved; your property is used for commercial purposes; you know of any pre-existing conditions, defects or deficiencies with your exterior lines prior to enrollment; your exterior water line is shared with more than one additional dwelling, your exterior sewer/septic line is shared with any third party or your entire exterior line(s) is covered by a homeowners', condominium or like association; or your exterior sewer/septic line is more than six (6) inches in diameter.

### **When can I make a service call?**

Your plan(s) starts the day your form is processed, giving you 12 months of coverage during the first year.

### **What is the term of my service agreement?**

The plan(s) is annual. For E-Z Pay or credit card customers, unless you cancel, your plan(s) automatically renews annually at the then-current renewal price with your same payment terms.

### **What is the cancellation policy?**

Cancel either plan any time by calling SLWC at 1-844-616-8444 or visiting [www.slwofc.ca](http://www.slwofc.ca). If you cancel within 30 days of your start date, you will get a full refund (less claims paid, where applicable). Cancellations after the first 30 days will be effective at the end of the then-current billing month, and you will get a pro-rata refund (less claims paid, where applicable). You may also contact Service Line Warranties of Canada (SLWC) to cancel if you find your utility provides similar coverage to you at no charge, and you will get a refund (less claims paid, where applicable).

### **Does my homeowners insurance cover this?**

Most basic homeowners insurance policies do not cover repair or replacement due to normal wear and tear of these lines. You are encouraged to check with your insurance provider to see if this coverage is available. institution or visit [www.cdnpay.ca](http://www.cdnpay.ca).

### **How do I cancel a Pre-Authorized Debit Agreement?**

To obtain a sample cancellation form, or for more information on your right to cancel a Pre-Authorized Debit Agreement (PAD), contact your financial institution or visit [www.cdnpay.ca](http://www.cdnpay.ca).