

Municipal Partner Toolkit







HomeServe/SLWA Municipal Partner Toolkit

The following documents are designed for Account Management use in Salesforce using the Conga add-on feature to streamline processing and ease of use. These can also be used on an ad-hoc basis in Word.

- 1. Launch Press Release: general press release for newly launching partners
- 2. <u>Stakeholder Letter</u>: for use by partner to announce program to key community stakeholders including councilmembers, board members and other community leaders
- 3. <u>Internal Newsletter</u>: for use with partner employees as part of launch education
- 4. <u>Fact Sheet</u>: 1-pager with concise messaging on benefits, services, and program details can be used for a variety of audiences
- 5. <u>Quick Start Guide</u> tent-card-style answer guide for decision makers, influencers, councilmembers, and utility management
- 6. <u>Talking Points Summary</u>: for use by partner management and others; this can be updated from time to time to include new facts about the program.
- 7. FAQs: expanded general & rebuttal FAQs if needed for partner websites or for internal partner use; can also be used on partner-specific pages on HS or SLWA website. Note this is different than the NLC Welcome Packet provided to SLWA contacts regarding how the program works.

1. New Partner Launch Press Release

Service Line Protection Available for City of White Sulphur Springs Homeowners

White Sulphur Springs, MT - September 5, 2018- The City of White Sulphur Springs has partnered with Service Line Warranties of America (SLWA) to offer protection for homeowners for the Dual Product (Water Primary) protection program. The coverage is voluntary and available at affordable monthly or annual prices. Founded in 2003, SLWA has partnered with over 400 leading cities and municipalities in the US to provide repair service plans that offer peace of mind and convenience.

"Many homeowners do not know that damage to the service lines on their property is their responsibility to repair," said Rick Nelson, Mayor. "In the event of a service line emergency, the homeowner is responsible for scheduling the repair and covering the associated cost. As the City of White Sulphur Springs homes age along with the infrastructure serving them, SLWA repair plans provide homeowners with an optional peace of mind solution so they can be better prepared in the event of these unexpected repairs."

The SLWA Service Line Warranty Program protects against damage to pipes on homeowners' property. Repairs to these pipes are not covered by basic homeowners insurance or by the City of White Sulphur Springs. If a customer's line is in need of repair, a simple call to the SLWA 24-hour hotline will dispatch a local, licensed contractor familiar with local code. There are no service fees or deductibles. Many factors contribute to the life expectancy of a service line including the age, type of piping material, soil conditions and installation quality - all factors which are covered through the SLWA protection program. This program is voluntary for residents and provided at no cost to the City of White Sulphur Springs and no public funds are used to promote or administer the program.

"Our service plans not only cover the cost of the repair; they also provide homeowners with reputable, local contractors who will do the best possible job," said John Kitzie, CEO of SLWA parent HomeServe USA. "We're thrilled to be partnering with the City of White Sulphur Springs and look forward to the opportunity to provide City of White Sulphur Springs homeowners with the assistance they need when faced with a home repair emergency."

SLWA has been recognized as the nation's largest and most trusted source of utility line plans endorsed by the National League of Cities (NLC). The company is committed to customer service, ethical marketing practices and maintaining an A+ accredited rating with the Better Business Bureau. For questions about this service, or to enroll, please contact SLWA at 866-922-9006 or visit www.slwofa.com.

About Service Line Warranties of America

Service Line Warranties of America (SLWA) is part of HomeServe USA Corp (<u>HomeServe</u>), a leading provider of home repair solutions serving over 3.1 million customers across the US and Canada. Founded in 2003, SLWA is the trusted source of utility line protection programs endorsed by the National League of Cities. Together with HomeServe, SLWA is dedicated to supplying best-in-class repair plans and delivering superior customer service to consumers through over 475 leading city, municipal and utility partners.

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2. Stakeholder Letter for Partner Launches

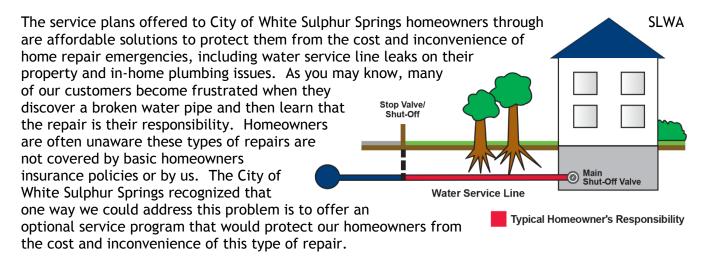
<u> Mayor</u>

Name Address City, State, Zip
Dear:
I want to make you aware of a new optional service program the City of White Sulphur Springs is providing our residential customers through a partnership with Service Line Warranties of America (SLWA).
We have found that many of our customers become frustrated when they discover a leaking water service line on their property and then learn this piping is their responsibility to fix as the homeowner. These repairs can be costly, and the unexpected expense of repairing a service line can be a blow to a homeowner's budget. One way to address this need is to offer an optional service plan program that would protect our homeowners from the cost and inconvenience of repairs.
The City of White Sulphur Springs selected SLWA as a residential service line protection provider because of their track record of providing quality service to homeowners around the country and here in MT. Homeowners who purchase one of the optional service plans will receive financial protection against repair costs and facilitated repairs using local licensed and approved contractors.
The City of White Sulphur Springs and SLWA have worked together to create this program and associated educational materials to ensure the program meets the needs of White Sulphur Springs's homeowners. The City of White Sulphur Springs will not incur any expense related to this program; the cost of the program is borne entirely by SLWA.
Shortly, homeowners will receive information in the mail about this new program. The information will include the City of White Sulphur Springs logo demonstrating our support of the service for our customers. More information about the service plan programs from SLWA is available at www.slwofa.com.
We are pleased to launch this new optional program for White Sulphur Springs's homeowners.
Sincerely,
Rick Nelson

3. SLWA Internal Newsletter for New Partner Employees

The City of White Sulphur Springs joins with Service Line Warranties of America to offer customers service line protection

We are pleased to announce a new program to further enhance the City of White Sulphur Springs's customer service culture. We have entered into a new agreement with Service Line Warranties of America (SLWA), a leading provider of home repair solutions, to provide optional repair service plans to our residential customers.



The City of White Sulphur Springs and SLWA have worked together to tailor the program to meet the needs of our customers. The marketing, customer service, and repairs using local, licensed, and approved contractors will be managed entirely by SLWA.

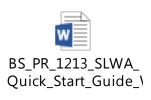
What you need to know

- September 5, 2018, City of White Sulphur Springs residents will receive an introductory mailing to inform them about optional exterior water service line repair plans available through SLWA.
 Because we have a partnership with SLWA, the City of White Sulphur Springs logo will appear on the mailings, which will clearly state that the program is optional and is administered by SLWA, not the City of White Sulphur Springs.
- The Exterior Water Service Line Coverage is available for \$6.75 per month. SLWA will also offer Interior Plumbing and Drainage System Coverage for \$9.99 per month.
- SLWA plan holders have access to a repair hotline that is accessible 24 hours a day, 365 days a year, and repairs are performed by local, licensed, and insured contractors.
- City of White Sulphur Springs homeowners can learn more about these optional plans and SLWA by visiting www.slwofa.com or calling toll-free 1-866-922-9006.
- Founded in 2003, SLWA, together with its parent company, HomeServe USA, has partnered with over 475 leading cities, municipalities, and utilities to provide repair service plans that offer peace of mind and convenience. SLWA maintains an A+ rating with the Better Business Bureau and is recognized as a trusted source of utility line service plans and is endorsed by the National League of Cities (NLC).

4. Fact Sheet - customizable 1-pager



5. Quick Start Card -customizable tent card (best printed to PDF and then to paper)



6. Talking Points Summary

SLWA and City of White Sulphur Springs Talking Points

Plans Available in the City of White Sulphur Springs:

- Exterior Water Service Line coverage \$6.75/month
- Interior Plumbing and Drainage System Coverage \$9.99/month

Benefits:

- **CITY Residents are Benefitting:** residents are becoming more educated about their responsibilities with the water and sewer lines that service their homes.
- Common and Expensive Problem: Water and sewer line problems are common and expensive. Repairs to lines on homeowners' property are typically not covered by basic homeowners insurance or by the City of White Sulphur Springs and can be quite expensive.
- Peace of Mind: Coverage through SLWA offers City of White Sulphur Springs homeowners peace of mind. SLWA is available 24 hours a day, 7 days a week, 365 days a year, including holidays. Repairs are given the highest priority and local, licensed, and approved contractors are dispatched to customers' homes to make the necessary covered repairs all with no callout fees or deductibles.
- Trusted Partner: The City of White Sulphur Springs has partnered with SLWA, offering a program that is used by over 475 cities, municipalities, and utilities around the US. SLWA has been in business since 2003 and is accredited by the Better Business Bureau with an A+ rating. SLWA and its parent, HomeServe, provide service to more than 3.1 million homeowners, and has performed more than 1.1 million repairs for customers over the last 3 years, and received high ratings from customers receiving service.

Addressing Criticisms:

Why does SLWA use the City of White Sulphur Springs's logo in its marketing materials?

- SLWA's partnership agreement with the City of White Sulphur Springs allows the company to use the logo in communications to indicate that there is a formal relationship in place and to let residents know that the offering is legitimate, it is for the residents' benefit, and it has the approval of the City of White Sulphur Springs.
- All of the mailings SLWA sends to City of White Sulphur Springs residents are first reviewed and approved by the City of White Sulphur Springs.
- SLWA is committed to transparency in all of its communications. All SLWA materials clearly state that the services the company offers are voluntary and that they are offered by SLWA, a private company that is separate from the City of White Sulphur Springs.

What is the relationship between SLWA and the City of White Sulphur Springs?

• Each agreement with a utility or municipality is a little different and is tailored to meet the needs of the community. The partnerships allow SLWA to offer customers the most competitive monthly fee on available services. Under all partnerships, the decision by residents to sign up for an SLWA service plan is completely optional.

How common are utility line breakages and what are the common repair costs?

- SLWA and its parent, HomeServe, performed tens of thousands of water and sewer service line repairs for customers nationwide in the last year.
- It is very difficult to determine when a pipe may fail, with key contributors being the type of piping material, age of the service pipe, soil conditions, and installation quality. Many service pipes in the community are functioning on borrowed time.
- Water line repairs can be costly a replacement averages \$2,500 nationally. With the modest cost of SLWA's service plan, homeowners would still see financial benefit if the service line didn't break for another few decades versus saving the small monthly fee at current rates.

I read that SLWA's parent, HomeServe, had Attorneys General settlements?

- In 2010, a few state attorneys general raised questions about certain marketing materials used by HomeServe, leading to six voluntary settlement agreements between 2010 and 2015. The agreements were for settlement purposes only and are not considered an admission of fault or wrongdoing.
- Shortly after the questions arose in 2010, HomeServe changed its marketing materials nationwide to address the concerns. Since then, HomeServe has undergone a successful marketing review with the Better Business Bureau as part of its accreditation process to ensure the company is in line with best practices regarding marketing transparency. Today, the company enjoys both BBB Accreditation and an A+ rating.
- Since 2010, HomeServe's business has grown from 500,000 customers to more than 3 million this is a six-fold increase demonstrating municipal and utility partner trust and consumer interest in the value of the company and of the service plans.
- In 2017, HomeServe asked Jack Conway, Kentucky's attorney general when that state's settlement was put in place in 2010, to review HomeServe's compliance with that settlement. Conway concluded that "HomeServe is deeply committed to compliance with consumer protection laws in its marketing to potential customers." Further, Conway noted that HomeServe's "robust legal and compliance regiment...focuses on doing the right thing for its customers."

I see there are complaints on the BBB site for SLWA/HomeServe?

• Service Line Warranties of America and its parent company, HomeServe, are proud of their A+ ratings with the BBB. The BBB notes that the relatively small number of complaints (300 over the last 3 years) for a company the size of SLWA/HomeServe (3 million customers with millions of interactions and 1.1 million repairs over the same 3 year period) is one of the positive factors contributing to the A+ rating. Service Line Warranties of America and HomeServe take each customer concern seriously and work to resolve the issues to the customer's satisfaction.

7. SLWA General & Rebuttal FAQs

Why does Service Line Warranties of America use the city's logo in its marketing materials?

- Service Line Warranties of America's (SLWA) partnership agreement with the City of White Sulphur Springs allows the company to use the logos in communications to indicate that there is a formal relationship in place and to let residents know that the offering is legitimate, it is for the residents' benefit, and it has the approval of the city.
- All of the mailings SLWA sends to City of White Sulphur Springs area residents are first reviewed and approved by the City of White Sulphur Springs.
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What is the relationship between Service Line Warranties of America and the City of White Sulphur Springs?

• Each agreement with a utility or municipality is a little different and is tailored to meet the needs of the community. The partnership allows Service Line Warranties of America to offer customers the most competitive monthly fee on available services. Under all partnerships, the decision by residents to sign up for an SLWA service plan is completely optional.

Why did the City of White Sulphur Springs partner with Service Line Warranties of America?

- Many residents are not aware that buried water or sewer lines on their property are their
 responsibility. A broken or blocked water or sewer line on the property can cost thousands of
 dollars to repair or replace and many times residents are not prepared for this unexpected
 expense. SLWA not only works to educate the residents but also provides a solution.
- Further, SLWA has been recognized as a trusted source of utility line plans endorsed by the National League of Cities (NLC).

How common are utility line breakages and what are the common repair costs?

- As the largest provider of water and sewer service line repair plans in North America, SLWA and its parent company, HomeServe, perform tens of thousands of water and sewer service line repairs for customers every year.
- It is very difficult to determine when a pipe may fail, with key contributors being the type of piping material, age of the service pipe, soil conditions and installation quality. Our data suggests 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 US being 42 years, the threat of failure is a major concern for the majority of homeowners as many service pipes are functioning on borrowed time.
- Water line repairs can be costly a replacement averages \$2,500 nationally. With the modest cost of SLWA's service plan, homeowners would still see financial benefit if the service line didn't break for another few decades versus saving the small monthly fee at current rates.

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Doesn't my homeowners insurance already cover these repairs?

• 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 homeowner's association to determine if coverage is needed prior to enrollment.

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

- The reality is most people do not have rainy day funds and so a low-cost home repair service plan can be a sensible tool for many families to include in their financial strategy.
- The Biannual State of Home Survey, conducted by the Harris Poll on behalf of HomeServe, tracks homeowner readiness for a sudden home emergency repair expense. The recent release of the survey in the summer of 2017 found that 29% of respondents have no money set aside for unexpected emergency, while 38% have less than \$500 set aside. This data is consistent with the Federal Reserve's 2016 Report on Economic Well-Being of US 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 SLWA 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 fee at current interest rates.