

## Letter from Sewer Line Warranties- January 14, 2019

### Background

In late September, we completed our migration of SLWC customers to our HomeServe Ensura platform. The migration allows us to:

- Increase benefits to customers (such as the inclusion of restoration and septic line coverage) with no additional cost
- Increase customer security by underwriting our products, as we do with our US business
- Include SLWC programs in our partner reporting portal

The attached migration letter will be sent to customers upon their renewal. Renewal dates will change for monthly customers as they migrate to our underwritten products, but they will be notified prior to their renewal and assured that there will be no lapse in coverage or additional charges.

Renewal dates will not change for annual customers, with the exception of those impacted by the billing issue noted below.

### Billing

Unfortunately, we did encounter an unanticipated delay with HSBC, the bank we use in Canada. This delay has impacted new enrollments as well as renewals, wherein we have not been able to bill customers who pay by ACH (debit) or credit card since September.

### Solution

- New Enrollments – We continue to mail out Welcome Letters to customers who have enrolled for the first time to confirm that they have active coverage
- ACH Payments – We will resume billing in early February and sent a letter to customers on 11/30 indicating that:
  - Their coverage remains active
  - They will not be billed for the missed payments
  - Billing will resume via their original payment method (so customers will not need to re-submit information)
- Credit Card Payments – We are finalizing the billing date and will send the same letter that was sent to ACH customers (we are looking into the questions you raised regarding the USA address and the name of the plan as it appears on the letter)
- Check Payments – On a separate note, we have arranged for our bank in Canada to provide us with a machine that will allow our back office to dramatically cut down processing time for check payments, which will expedite the enrollment process for those customers
- Renewal Date - Those customers who have not been billed in September, October, November or December will see their renewal date pushed out to coincide with the new billing date. Again, there will be no lapse in coverage or additional charges.

## Call Center

We have provided our agents with the following talking points, and training around these talking points:

- Inform the customer there is a problem with our payment system
- Reassure the customer their account will remain in good standing (this is the most important point we want to get across)
- Advise the customer that their monthly/annual payment amount will remain the same
- Advise the customer they will receive a notification in the mail advising when their scheduled payments will resume

We apologize for the frustration and confusion this has caused, and anticipate reaching a complete resolution shortly. We will share regular updates to ensure that you have the tools necessary to address questions on your end, although we encourage you to advise customers to call us.

Call center phone number: 1-866-922-9004.

Service Line Warranties of Canada  
PO Box 115 STN Main  
NIAGARA FALLS ON L2E 9Z9

Date

«AddressBlock»

**\*\*\* IMPORTANT NOTICE \*\*\***

«Greeting Line»

Thank you for choosing coverage from Service Line Warranties of Canada. Due to a system issue, you have not yet been billed for your plan(s) listed below. Rest assured your coverage remains unaffected.

Effective February 6, 2019, your billing will commence via the payment method you provided. We apologize for any inconvenience this may have caused and you will not be charged for missed payments during this time period.

Plan(s)

<coverage>

<coverage>

<coverage>

Sincerely,

Customer Service  
Service Line Warranties of Canada  
1-866-922-9004