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The Corporation of the Town of Niagara-on-the-Lake Information Report to Council

SUBJECT: Service Line Warranties Mailout and Update

Date: June 10, 2021

Prepared By: Mike Komljenovic

Department: Operations

BACKGROUND INFORMATION

The purpose of this report is to inform Council of the upcoming spring mailout by Service Line Warranties of Canada.

The Town of Niagara-on-the-Lake was first introduced to Service Line Warranties of Canada in 2016 through Local Authority Services (LAS). LAS is a preferred provider of competitively-priced sustainable cooperative business services for Ontario municipalities and the broader public sector. LAS helps communities work better. LAS was created in 1992 by the Association of Municipalities of Ontario (AMO) and is incorporated as a not-for-profit organization under the laws of Canada. They are mandated to work with Ontario municipalities and organizations from the broader public sector to help realize lower costs, higher revenues, and enhanced staff capacity, through cooperative procurement efforts and innovative training, programs and services.

Service Line Warranties of Canada (SLWC) has partnered with over 60 municipalities throughout Ontario. The SLWC Sewer, Water Line and In-home Warranty Program provides residents with the opportunity for a low-cost warranty program that will help repair, replace, or restore critical sewer and water line laterals between the mainlines and connections on private residential property. This is the owner's responsibility but is often perceived as the Town's responsibility. As an LAS-preferred service partner, SLWC offers these warranty programs to any Ontario municipality, large or small, with a standard water/wastewater rate structure.

The Town signed an agreement in 2016 initially for a three-year term with automatic annual renewals for one year unless either party provides written notice 90 days prior to the end of the term. With the SLWC program, all work is performed by licensed, local contractors to ensure a timely response for the program participants.

The following are statistics of those currently enrolled in the service as of May 2021 including the number of repairs completed in the municipality.

A total of 293 residents are enrolled in 416 total policies:

- 233 sewer service line policies
- 147 water service line policies
- 36 plumbing and drainage policies

A total of 51 repairs have been completed to date, saving Niagara-on-the-Lake residents \$100,517 in retail repair costs:

- 34 sewer line repairs - \$87,018 saved
- 13 plumbing and drainage repairs - \$3,556 saved
- 4 water line repairs - \$9,943 saved

NEXT STEP / CONCLUSION

The Town will approve the draft mailout letter, attached as Appendix I to this report, and advise Service Line Warranties of Canada to proceed with the planned spring mailout(s) related to water services to eligible residents within Niagara-on-the-Lake. In conjunction with the mailout, the Town will also communicate details regarding the program via the Town's website and social media channels.



Appendix I



Important Information Enclosed



For Residential Address:

<<MR. SAMPLE A SAMPLE_XX>>
<<MAIL_ADDRESS1_XXXXXXX>>
<<MAIL_ADDRESS2_XXXXXXX>>
<<MAIL_CITY_XX, ST ZIP>>
[Barcode]

Table with 2 columns: Estimated Age of Original Water Line, Unknown

Table with 2 columns: Response Requested, Within 30 Days

Re: Water Service Line Information

<<Sample Sample_XXXXXXX>>

Deteriorating infrastructure is a problem facing many towns and cities, including the Town of Niagara-on-the-Lake. Similar to municipal water infrastructure, the water line on your property deteriorates over time. You are currently not enrolled in Exterior Water Service Line Coverage from Service Line Warranties of Canada (SLWC). The Town of Niagara-on-the-Lake has partnered with SLWC to offer protection for your water service line.

Many homeowners are not aware that the line on their property is their responsibility.

We are writing to you to provide you with an opportunity to accept protection against the costs of covered repairs if this line breaks down. The exterior water service line on your property is primarily affected by aging and normal wear and tear. If a breakdown occurs and requires replacement, it may cost you thousands of dollars.

Niagara-on-the-Lake Homeowner Benefit Review:

Homeowner: <<Sample Sample_XXXXXXX>>
Location: <<Serv_Address1_XXXXXXX>>
<<Serv_City_XXX, Serv_State, Serv_ZIP>>
Benefit Amount: Up to \$5,000 per service call with multiple service calls annually for covered repairs

Without this optional protection, homeowners may be at risk for expensive water line repair costs. For just \$5.18 per month, eligible homeowners can take action to prevent the unexpected burden of high repair bills for aging water or well lines. The Town of Niagara-on-the-Lake 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.

Please respond today by signing, completing and returning the attached Acceptance Form to help protect your water line and finances. Or call 1-844-616-8444. For fastest processing of your coverage, visit www.slwofc.ca today.

Service Line Warranties of Canada ("SLWC"), with corporate offices located at 4000 Town Center Boulevard, Suite 400, Canonsburg, PA 15317, is an independent company separate from your local utility or community and now offers this optional service plan as an authorized representative of Northcoast Solutions of Canada, ULC, 2200 HSBC Building, 885 West Georgia Street, Vancouver, British Columbia V6C 3E8. Your choice of whether to participate in this service plan will not affect any service you have with your local utility or community.

ACCEPTANCE FORM



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

<<Sample A. Sample_XXXXXXX>>, <<Serv_Address1_XXXXXXX>>,
<<Serv_Address2_XXXXXXX>>, <<Serv_City_XXX, ST Zip>>

<<Mailcode-xxxx>>
PLEASE REPLY BY:
<<x/x/xxxx>>

By providing my e-mail address, I request that I be e-mailed my current and future agreements and any related documents, and I acknowledge that I can access these documents. I can change my preferences or request paper copies online or by calling SLWC. The phone number and e-mail address provided below are good ways to reach me.

E-mail Address: _____ Phone #: _____

E-Z PAY (see back of letter)

Payment Schedule:

- 5.18 per month
15.54 per quarter
62.16 per year

I authorize SLWC to use information from the enclosed check to make an electronic fund transfer for my first payment and thereafter to use the information to automatically initiate debits to my bank account at the frequency and in the amounts specified to make payments for Exterior Water Service Line Coverage. I understand that, regardless of the payment frequency I select, my optional coverage is based on an annual policy and, unless I cancel, will be automatically renewed annually on the same payment terms selected at the then-current renewal price. I understand that I may revoke my authorization at any time without additional cost to me, by calling 1-844-616-8444, subject to providing notice of 10 days. 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. I understand that this is a personal PAD Agreement, and I have certain recourse rights if any debit does not comply with this agreement. For example, you have the right to receive reimbursement for any debit that is not authorized or is not consistent with this PAD Agreement. To obtain more information on your recourse rights, contact your financial institution or visit www.cdnpay.ca. This service contract is provided by Northcoast Solutions of Canada, ULC and is managed by SLWC. I confirm that I am the homeowner and have read the information in this package and meet the eligibility requirements for this service contract. I acknowledge that SLWC may share certain information with Northcoast Solutions of Canada, ULC to facilitate my program. When the form is complete, return in the enclosed postage-paid envelope to: SLWC, PO BOX 328, Canonsburg, PA 15317-9918, or call 1-844-616-8444. Prices include applicable HST. Additional local tax may apply.

Matchback ID, Mailcode

SIGNATURE (required) customer_no

2104SZX7J116AONZ

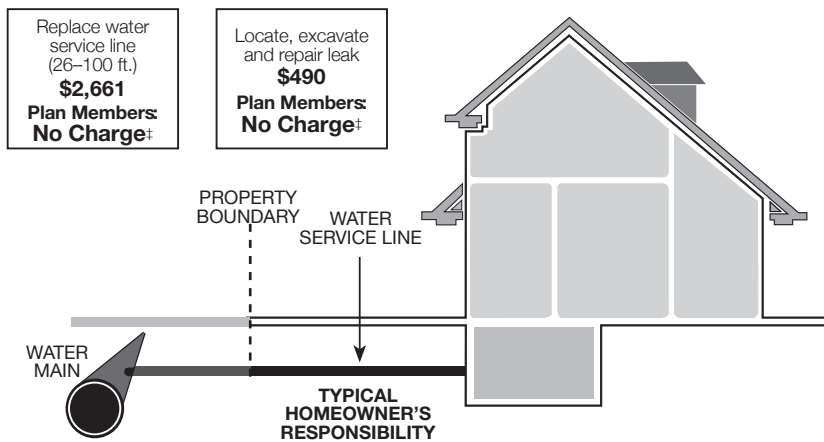
FX4484_Basic RX

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KNOW YOUR RESPONSIBILITY

As a homeowner, you are responsible for the water service line on your property, and you will have to arrange and pay for any necessary repairs. This illustration shows the location of the water service line on your property. Also shown are repairs that are commonly performed on this line and how much licensed and insured plumbers would typically charge.



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

Many homeowners do not know that basic homeowners insurance typically only covers things like property damage to your home, but not damage due to normal wear and tear to your water service line. You are not covered with Exterior Water Service Line Coverage in the event of a breakdown on your property.

*Average repair costs within the networks of SLWC and its parent company across North America as of June 2020. No charge for covered repairs up to your service call benefit amount.

Please complete and return in the postage-paid envelope

Call 1-844-616-8444 to speak to a live representative

Visit www.slwofc.ca for fastest processing

Important Coverage Information: Eligibility: An owner of both a residential home permanently secured to the ground and the land it is located on may be eligible for coverage. This includes single family homes (inclusive of manufactured housing) and townhomes. Recreational vehicles or homes on wheels and properties used for commercial purposes are not eligible for coverage. Your property is not eligible if you are aware of any pre-existing conditions, defects or deficiencies with your exterior water service line prior to enrollment. If you live in a development community with a condominium, co-op or homeowners association, your exterior water service line may not be an individual homeowner's responsibility, so please check with your association before accepting this coverage. If your entire exterior water service line is shared with any third party or covered by a homeowners', condominium or like association, then you are not eligible for coverage. Benefit Details: Coverage provides, up to the benefit amount, for the covered cost to repair or replace a leaking, frozen, low pressure, or permanently blocked exterior water service line, for which you have sole responsibility or responsibility is shared by no more than one additional dwelling, from your utility's responsibility or external wall of your well casing to the external wall of your home, that is damaged due to normal wear and tear, not accident or negligence. Not covered: Repair to any water line that branches off the main water service line; any shared water line that provides service to multiple properties or secondary buildings; and damage from accidents, negligence or otherwise caused by you, others or unusual circumstances. Additional exclusions apply. Disputes resolved by arbitration, without class action or jury trial, unless otherwise stated in your full Terms and Conditions. Making a Service Call: Your plan starts the day your form is processed, giving you 12 months of coverage during the first year. Cancellation: You may cancel within 30 days of your start date for a full refund (less any 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 be entitled to a pro-rata refund less any 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 receive a refund less any claims paid (where applicable). Renewal: The plan is annual. For E-Z Pay/Direct Pay, credit card or debit card customers, unless you cancel, your plan automatically renews annually at the then-current renewal price with your same payment terms. See full Terms and Conditions with complete coverage and exclusion details prior to enrolling by calling 1-844-616-8444 or going to www.slwofc.ca. SLWC is an independent company, separate from your city, local utility or municipality, providing emergency home repair services and protection solutions to homeowners across North America. If you would prefer not to receive solicitations from SLWC, please call 1-844-616-8444.

E-Z Pay: 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.

CREDIT/DEBIT CARD

I authorize SLWC to charge my first and all future payments for Exterior Water Service Line Coverage to my credit/debit card at the frequency specified. I understand that, regardless of the payment frequency I select, my optional coverage is based on an annual contract and will be *automatically renewed annually* on the same payment terms I selected at the then-current renewal price. I have the option to cancel this contract at any time without additional cost to me by calling 1-844-616-8444. I confirm that I am the homeowner and have read the information in this package, understand there are limitations and exclusions, and meet the eligibility requirements for this coverage.

- \$5.18 per month
 \$15.54 per quarter
 \$62.16 per year

Prices include applicable HST. Additional local tax may apply.



Expiration Date:
 /

Card Number:

SIGNATURE (required)

ONE-TIME CHECK OR MONEY ORDER

I have enclosed my check or money order for my payment of \$62.16, which includes applicable taxes, for optional Exterior Water Service Line Coverage. I confirm that I am the homeowner and have read the information in this package, understand there are limitations and exclusions, and meet the eligibility requirements for this coverage.

Please be sure to sign and date your check or money order in the amount of \$62.16, which includes applicable taxes, for this coverage.
PLEASE MAKE PAYABLE TO SLWC

SIGNATURE (required)