

NLC Service Line Warranty Program



Administered by



a HomeServe Company



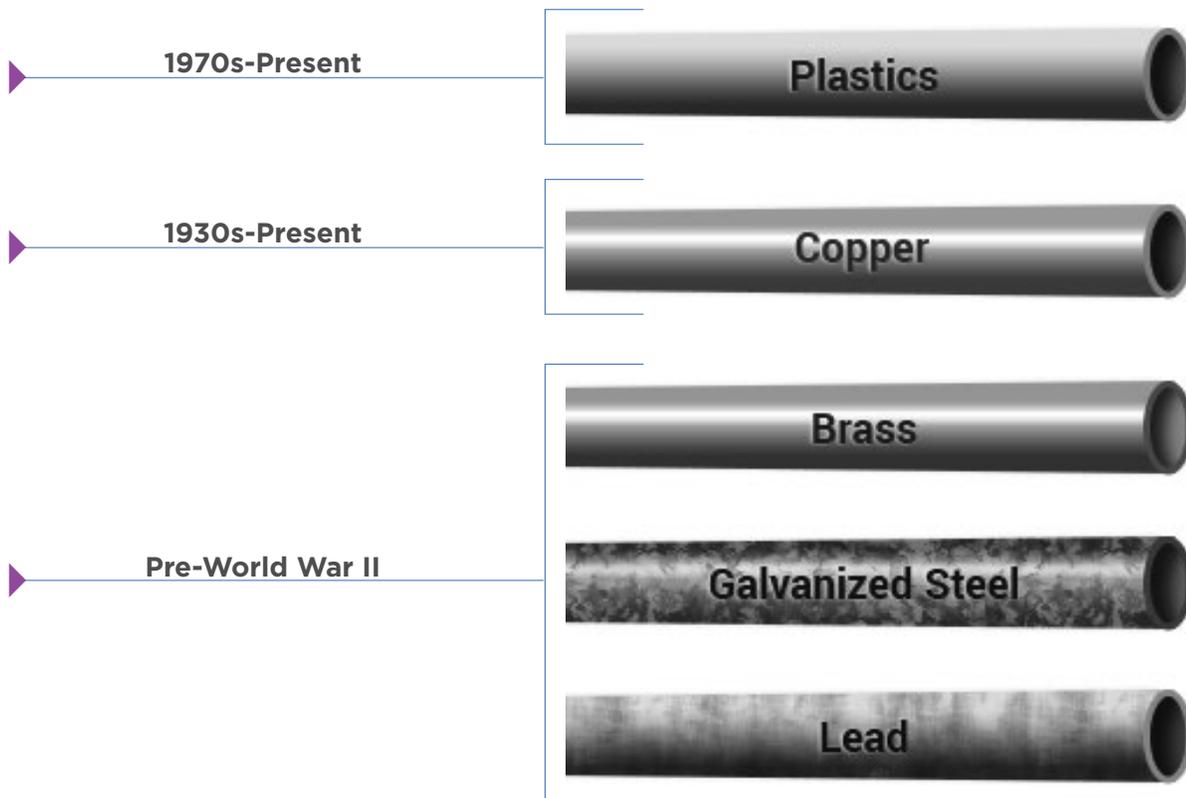
# WATER AND SEWER LINE EMERGENCIES: Debunking the Myths

# INTRODUCTION

Myths about the cause of service line failures are common. Many people believe that their service lines will never fail in their lifetime. However, reports indicate that the vast majority of the nation's water pipes were installed after World War II and are in serious need of replacement or repair. In fact, a report from the National Association of Water Companies and the U.S. Chamber of Commerce stated that nearly half of all pipes in the U.S. were in poor shape.

## Commonly Used Water Line Materials

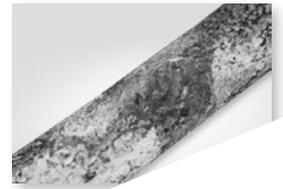
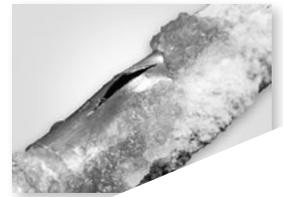
Below are common water service line materials. The material your line is made of depends on when it was installed. Breakdowns can happen regardless of the material, and many factors including, aging, corrosion and ground shifting contribute to water line breakdowns.



# TOP REASONS FOR WATER AND SEWER LINE FAILURE

In addition to the age of the lines, there are other reasons for line failure:

- ▶ **Invasive tree roots** – Roots often “follow” and disrupt service lines, seeking out pipes because they provide essential elements that trees need to grow, such as water, nutrients and oxygen. When tree roots get into pipes, they can cause clogs and blocks that lead to serious problems and the need for repair.
- ▶ **Poor soil conditions** – Conditions, such as low soil resistivity and high chloride content, can cause corrosion of pipes from the outside and lead to leaks and contamination.
- ▶ **Sudden climate change** – Water lines are more susceptible to breaks at times of extreme temperature swings, both hot and cold. The Washington Suburban Sanitary Commission and the American Society of Civil Engineers advise that just a 10-degree change in temperature can increase stress on water mains and service lines and increase the risk of damage.
- ▶ **Pipe materials** – Older pipes were generally made from clay, steel or tile – materials more prone to deterioration over time. If your home was built before the 1980s, it is most likely that your pipes are made of clay and in need of repair or replacement.



## MYTHS AND MISCONCEPTIONS

More than 1.1 million water service line and 4.3 million sewer line emergencies are expected to occur in the United States this year alone, according to HomeServe, a leading provider of home emergency repair service plans.

Unfortunately, many Americans have misconceptions that leave them vulnerable to unnecessary stress and expensive repair bills.

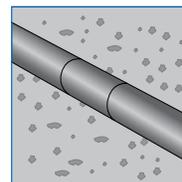
# TOP 3 MYTHS:

**Myth #1** ▶ **“Water line and sewer line emergencies are covered by homeowner’s insurance policy.”** Many homeowners mistakenly believe that their homeowner’s insurance will cover damages due to a break in the water line or sewer line on their property. For example, many expect their homeowner’s insurance to cover water line repairs, but according to the National Association of Insurance Commissioners, a basic homeowner’s policy typically does not cover these types of damages.

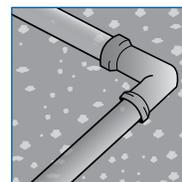
**Myth #2** ▶ **“The local utility company will take care of repairs if a water or sewer line breaks.”** Often homeowners expect that if their water or sewer line breaks, their local utility or municipality will assume the cost and perform the repairs. With rare exception, it is the homeowner who is responsible for the water line and sewer line that run from the street to their home. This entails not only covering the cost of repairs – which can run in the thousands of dollars – but ensuring the repair gets made in a timely manner. While utilities can advise homeowners on where to get help, they are typically only responsible for water line or sewer line damages on public property.

**Myth #3** ▶ **“The risk of a water line or sewer line breaking is low, so I don’t need coverage.”** The National Highway Traffic Safety Administration recently reported that there were 5.3 million motor vehicle crashes in 2011, a number less than the 5.4 million water and sewer line emergencies expected this year. Most people agree that you should insure your life, health and property. Like other types of insurance, a protection plan for a water line or sewer line emergency protects your property and your wallet in case of a leak or break. According to a survey from the National Foundation for Credit Counseling, 64% of American consumers do not have \$1,000 on hand to cover an unexpected expense. Given that the cost for replacing a section of a water service line averages \$2,200<sup>‡</sup> nationally – and the price tag for sewer line repairs runs higher – getting stuck with an unexpected repair bill can put homeowners in financial straits.

The frequency of water line and sewer line breaks is expected to increase as infrastructure ages. According to the US Census data, one-third of American homes are over 50 years old, and the pipes supplying these homes are likely just as old.



Replace water service line  
**\$2,587**  
**Plan Members:**  
**No Charge<sup>‡</sup>**



Replace sewer/septic line  
**\$3,929**  
**Plan Members:**  
**No Charge<sup>‡</sup>**

■ Water Service Line  
■ Sewer/Septic Line

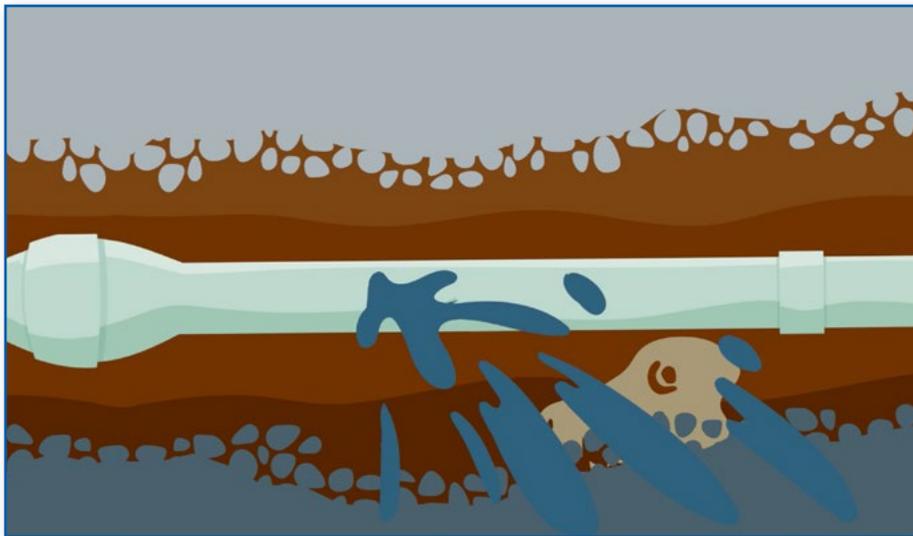
<sup>‡</sup>National average repair costs as of January 2016. No charge for covered repairs up to your annual/ service call benefit amount.

# MOST MUNICIPALITIES GET STRONGER WITH AGE. BUT THEIR UTILITIES LINES DON'T.

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Click below to watch for the solution.

▶ <https://player.vimeo.com/video/162089874?autoplay=1>



## THE BOTTOM LINE:

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Water and sewer lines can and will break. Check out some recent examples of water line breaks and the headaches they've caused for homeowners and their communities:

- ▶ **[Roads closed, homes flooded as water main breaks in Northwest DC](#)**  
May 18, 2017 – MacArthur Boulevard remains blocked in both directions between Reservoir and Foxhall roads. D.C. Water says the repairs are expected to last through Thursday morning's rush hours. Drivers should expect delays...
- ▶ **[Crews repair sewer main break after 3.3 million gallons of raw sewage flows into Md. creek](#)**  
February 10, 2017 – An estimated 3.3 million gallons of raw sewage went into a Maryland creek before crews could divert the discharge after a sewer main break at a Prince George's County treatment plant.

# SEE WHAT municipal LEADERS and residents HAVE TO SAY ABOUT OUR PROGRAM:

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- ▶ “The response to the program by the Rock Falls residents has been tremendous. Many of our homeowners contacted their insurance agent when they received the program offer in the mail and were shocked to find out that they were not covered by their homeowner’s policy for repair replacement of their water and sewer lines.”  
*-Robbin Blackert, City Administrator, Rock Falls, IL*
  
- ▶ “Having water and sewer line coverage is a godsend. When I bought this home and turned on the water there was a leak in the alley that the city said I was responsible for. The repair cost a small fortune. Thank you for this protection. It really eases my mind.”  
*-Patricia G. Abilene, TX*
  
- ▶ “This is overall the best thing my city has offered me. It has helped me believe in my government.”  
*-David H. Atlanta, GA*
  
- ▶ “I don’t know why every city in the U.S. wouldn’t offer this protection to its citizens.”  
*-Vickie S. Marshalltown, IA*

## REFERENCES

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- ▶ <https://citiesspeak.org/2016/09/14/we-can-help-your-residents-repair-service-lines-and-help-your-city-in-the-process-heres-how/>
  
- ▶ <https://player.vimeo.com/video/162089874?autoplay=1>