

# SERVICE ASSURED<sup>®</sup> WATER SERVICE REPAIR COVERAGE

# **Frequently Asked Questions**



4000 East River Road NE Rochester, MN 55906-2813 507-280-1500 www.rpu.org

# Q1: What is Service Assured<sup>®</sup> Water Service Repair Coverage?

# A1: As a Rochester homeowner, you own your water service from the 1 Corporation Stop to the (5) Angle Stop, therefore you are responsible for any repair costs.

Service Assured<sup>®</sup> Water Service Repair Coverage (Service Assured<sup>®</sup> Water) is a program that is created and managed by Rochester Public Utilities (RPU). It is a low-cost underground water service line repair program that provides coverage in the event of failure. Eligible residential water customers are automatically enrolled in the program, but may opt out of coverage. Without this coverage, these repairs can be costly.

# Q2: What does Service Assured® Water cover?

A2: A diagram of the typical residential water service is shown below. With Service Assured<sup>®</sup> Water, RPU will make all repairs from the **1** Corporation Stop to the **7** Meter Tail, and will perform restoration work up to your property line (this includes the street, public sidewalk, curb, boulevard, and the

driveway approach). You are responsible for the restoration work including landscaping from your property line to your home. RPU's landscaping restoration work on your property is limited to backfilling the trench. Driveways and private sidewalks are not covered. RPU is not responsible for incidental or consequential damage resulting from a service line break. Check with your homeowner's insurance for this type of coverage. This program does NOT cover service replacements within the street right-of-way done in conjunction with street repair/replacement projects.

If you choose to opt out of coverage, you are responsible for all service line repairs from the 1 Corporation Stop to the 5 Angle Stop. RPU owns the 6 Meter and 7 Meter Tail, so they are and will continue to be repaired by RPU at no cost to you. You own the 8 Full Flow Gate Valve and are responsible for repair costs to it.



# Q3: Who is eligible for Service Assured® Water?

A3: Coverage is available to RPU residential water customers living in single-family homes, single-owner duplexes, and <u>some</u> townhome associations, individual twinhomes, and triplexes where each has its own water service line.

Some exclusions where coverage is not available include mobile homes, apartments, condominiums, and atypical service configurations. Individual townhomes are not eligible for Service Assured® Water due to common property that is owned by the association. Contact us to see if your association is eligible for Coverage. Pre-existing conditions (e.g. leaks, improper installation, atypical service configurations, etc.) render you ineligible for Service Assured® Water until the condition(s) are repaired, at your cost.

## Q4: What causes breaks or failures to occur to my water service?

A4: Your water service can fail due to aging pipes, invasive tree roots, seasonal changes, freezing, improper installation, corrosion, valve failure, etc.

## Q5: What if my water service freezes?

A5: If your water service line freezes, with Service Assured® Water we will cover the cost of <u>ONE THAW</u> per winter season. NOTE: During the winter freeze season, it is your responsibility to follow RPU's directive to prevent water service line freeze-ups.

# Q6: I have homeowner's insurance. Do I need Service Assured® Water?

A6: Yes! Service Assured® Water will cover the cost to repair your water service; most homeowner's insurance policies do not. (We recommend that you check with your insurance agent.) Repairs we see frequently are to 
Angle Stops, which cost hundreds of dollars. However, a 
Service Line repair or replacement can cost \$5,000 to \$10,000 or more, which comes right out of your pocket, unless you are a Service Assured® Water customer.

## Q7: What are the benefits of Service Assured® Water?

A7: With Service Assured® Water, you will enjoy convenience, affordability, and peace of mind knowing that your service, if it does break down, will be restored at no cost to you. (See Q2 "What does Service Assured® Water cover?" for exclusions.)

# Q8: How much does it cost?

**A8:** A fee of \$1.99 will appear as a separate line item on your monthly RPU bill and will be collected with your other utility charges. If you choose to enroll in Service Assured<sup>®</sup> Underground Electric Repair Coverage, the total cost for both is \$3.00. Pricing is subject to change; see RPU's Rate Schedule for current costs. There is no deductible with this Coverage. NOTE: For rental properties, Coverage is billed to and paid for by the owner, not the tenant.

# Q9: What will happen if I have a valid failure?

A9: CALL RPU AT 507-280-1500 FOR ANY REPAIRS. RPU WILL CALL A CONTRACTOR IF NEEDED. We will come to your home, inspect the problem, and depending on the extent, either repair the issue ourselves or hire a licensed contractor. Either way, if you have Service Assured® Water, you will not bear any cost except landscaping restoration work inside your property line.

#### Q10: What happens if I move to a new residence in RPU's service area?

A10: Your new residence, if it is eligible for the program, will be automatically covered with Service Assured® Water. You can choose to opt out at that location if you would like.

#### Q11: How do I opt out of coverage?

A11: To opt out of coverage, visit our website at <u>www.rpu.org</u> and download an opt-out form. If you choose to opt out, you will not be allowed to re-enroll for 12 months from your opt-out date. After 12 months, if you want to re-enroll, a pre-approval inspection performed by RPU is required. Pre-existing conditions found in this inspection (e.g. leaks, improper installation, atypical service configurations, etc.) render you ineligible for re-enrollment until the condition(s) are repaired, at your cost.

#### Q12: What if I have additional questions or concerns?

A12: For more detailed information, read our Service Assured<sup>®</sup> Water Service Repair Coverage Terms & Conditions available on our website at <u>www.rpu.org</u>, or call RPU Customer Care at 507-280-1500.