

WATER SERVICE LINE PROTECTION PLAN
FREQUENTLY ASKED QUESTIONS

1. Isn't the exterior water service line the Utility Company's responsibility until it connects to my house?
 - a. No. The water service line is the Member's responsibility from the Utility's water meter until it connects to your home.

2. Doesn't my homeowner's insurance cover damage to my exterior water service line?
 - a. With rare exceptions, most homeowner's insurance policies do NOT cover the exterior service line. But good news, with our Water Service Line Protection Plan you do not file a homeowner's insurance claim or pay a deductible.

3. Who is eligible for the Water Service Line Protection Plan Coverage?
 - a. EJ Water Cooperative, Inc. Members with a residential meter ($\frac{3}{4}$ " or $\frac{5}{8}$ ") will be automatically enrolled into the Water Service Line Protection Plan.
 - b. Commercial, Industrial, or other services with larger than a $\frac{3}{4}$ " or $\frac{5}{8}$ " meters are not eligible for coverage under the Water Service Line Protection Plan.

4. What is the difference between a One-time leak adjustment and the water loss coverage from the water service line protection program?
 - a. All members, whether enrolled in the water service line protection program or not, have the benefit of a ONE-TIME leak adjustment which can be used for leaks inside the home (leaky faucets, toilets, water heaters, etc...). This adjustment charges the member an average water bill based on their prior 3 months usage and then all coverage is charged at a reduced rate. Once this adjustment has been used, any future leaks or excess usage would be the Member's responsibility.

When enrolled in the water service line protection program, all excess water usage from leaks that happen on the water service line from the meter to the home is covered by the program. Each instance would be covered independently. If a member chooses to opt out of the water service line protection program, the member would be responsible for all excess water usage. If the member still had their ONE-TIME leak adjustment available, they could use it to reduce the cost of the excess water.

5. What would disqualify me from being eligible for Water Service Line Protection Plan Coverage?
 - a. In order to ensure eligibility Members must be an active EJ Water Member – Cancelled Memberships are not included, and all water bills must be paid current



6. What if my location has been locked off or disconnected due to non-payment?
- If a Member has been locked due to non-payment, in order to take advantage of the Water Service Line Protection Plan benefit, all bills associated with the Member's account would need to be paid in full.
7. What if my membership is cancelled?
- Cancelled memberships do not qualify for Water Service Line Protection Plan coverage.
8. Can I decline participation in the Water Service Line Protection Plan and take my chances?
- Yes. You do not have to take advantage of this program and can decline by filling out the electronic opt-out form.
 - If you decline participation, you will now be responsible for all excess water charges from a line leak. The Water Service Line Protection Plan is used to adjust water bills for qualifying leaks that result in excess water charges.
9. When can I opt-out of the Water Service Line Protection Plan?
- If you choose not to benefit from the Water Service Line Protection Plan you can opt-out at any time as long as a claim has not been filed by filling out the electronic opt-out form.
 - Once a claim for a leak repair has been filed, the Member is required to stay in the Water Service Line Protection Plan for at least 12 months.
10. If I choose to opt-out and then decide I would like to re-enroll, is that possible?
- Yes, if you would like to re-enroll in the Water Service Line Program an inspection will be required on all exterior water service lines to ensure there are no existing leaks.
 - If a leak is found, it will not be covered by the Water Service Line Protection Plan. Once the leak is repaired and the Member is re-enrolled any future leaks will be covered by the Water Service Line Protection Plan.
11. Does the Water Service Line Protection Plan pay for excess water bills from leaks that happen because of plumbing leaks inside of my house? What about leaks on irrigation systems or other connecting exterior water lines?
- Water Service Line Protection Plan pays for excess water usage from leaks that happen on the water service line from the meter to the home.
 - The Water Service Line Protection Plan does not cover excess water usage for the following:
 - Commercial or Industrial meters
 - Premises left or abandoned without reasonable care for the plumbing system



- c. Leaks on irrigation systems or irrigation lines, leaks on any water lines coming off the primary water service line, plumbing leaks in any structures.
 - d. Excess water charges not directly resulting from a qualifying water service line leak
 - e. Filling of swimming pools or leaks in swimming pools
 - f. Watering of lawns or gardens

- 12. What if I have a leak inside my house? Is there any protection provided for excess water bills?
 - a. All Members, whether enrolled in the Water Service Line Protection Plan or not, have the benefit to a **ONE-TIME** leak adjustment which can be used for leaks that may occur inside the home. Once this adjustment has been used, any future leaks or excess usage would be the Member's responsibility to pay.

- 13. Is there a waiting period for protection to take effect?
 - a. Since you are automatically enrolled in the Water Service Line Protection Plan there is no waiting period.

- 14. Is the \$1,500.00 limit per instance for repairs and replacement of exterior water service lines enough?
 - a. The \$1,500.00 limit per instance for repairs and replacement of exterior water service lines should be enough for most situations.
 - b. If the repair or replacement is estimated to go over the \$1,500.00 limit, the Member will be contacted prior to repairs to verify if they would like to proceed with repairs.

- 15. How many times per year or over multiple years can I have my exterior water line repaired or replaced by the Water Service Line Protection Plan?
 - a. The coverage is in place for each occurrence whether there are one or more leaks in a year or after several years. The coverage is in place as long as you remain enrolled in the program.
 - b. The Utility gets to determine if a repair or replacement of the exterior water service line is needed.

- 16. I received information regarding a warranty program in the mail. Is this the same program?
 - a. No. Our program is unique and is not like any program you may have seen before. We have never endorsed or offered a service line program until now.
 - b. This is not a warranty product or backed by a warranty company.
 - c. This is an internal program staffed with EJ Water employees which enables us to provide a better service to our members.

- 17. What happens if I break my exterior service line by hitting it while digging?



- a. Damages to exterior water service lines caused by digging, whether the Member or a contractor, are not covered by the Water Service Line Protection Plan.
18. Does the Water Service Line Protection Plan (which provides coverage for repairs for the water service line from the Utility's meter to the foundation of the Members home) cover sprinkler system water lines, other irrigation lines, water lines to swimming pools, water lines to other structures, or water lines inside of my home?
- a. The Water Service Line Protection Plan covers payment for the repair or replacement of the exterior water service line up to 2 feet from the foundation of your home. The repair or replacement coverage does not extend to sprinkler system water lines, other irrigation lines, water lines to swimming pools, water lines to other structures, or water lines inside the home.
19. Is my water line covered for absolutely everything that might make it leak or break?
- a. The Water Service Line Protection Plan has very broad coverage, but there are things that could happen that would not be covered by the Water Service Line Protection Plan. Things like earthquakes, floods, or landslides are excluded, as are back-ups into the house or costs to remove clogs or plugs among others. No program is going to cover absolutely everything.
20. Do I have to pay a deductible when I have a repair?
- a. Great news! There is no deductible to be paid when you are enrolled in the Water Service Line Protection Plan.
21. What if I sell my property?
- a. If a Member sells or cancels water service, the Water Service Line Protection Plan coverage will run through the last month that the fee was paid.
- b. If a Member sells a property, the new Member will be automatically enrolled into the Water Service Line Protection Plan, but does have the option to opt-out in accordance with the opt-out policy.
22. My property is a rental property, will it be enrolled in the Water Service Line Protection Plan?
- a. Yes, all residential properties will be automatically enrolled into the Water Service Line Protection Plan and a monthly fee will be added to the location's bills.
- b. The Owner can pay the monthly fee up front if they choose to do so or can set up an auto-payment through their bank to send the fee amount each month to be applied to that account.
- c. Only the Owner will be allowed to opt-out of the Water Service Line Protection
23. If I think I have a leak but am unable to find it does the Water Service Line Protection Plan cover locating the leak?



- a. Leak location is the responsibility of the Member, however if a Member requests, a field service technician can be dispatched to check for exterior water service line leaks for an additional service charge.
 - b. The Utility will not locate leaks inside the home.
- 23. What about cleanup after a repair or replacement has been made?
 - a. After a repair is accomplished, EJ Water shall rough grade all disturbed areas of land but will leave the soil mounded over trenches to provide for natural settling and so as to provide minimal cleanup. Final grading, seeding, sodding and replacement shall be accomplished by and at the expense of the Member.
- 24. Who is responsible for locating an exterior water service line when a JULIE One-Call Ticket or other location request has been made?
 - a. The Member is responsible for all exterior water service line locates from the meter to the home.

