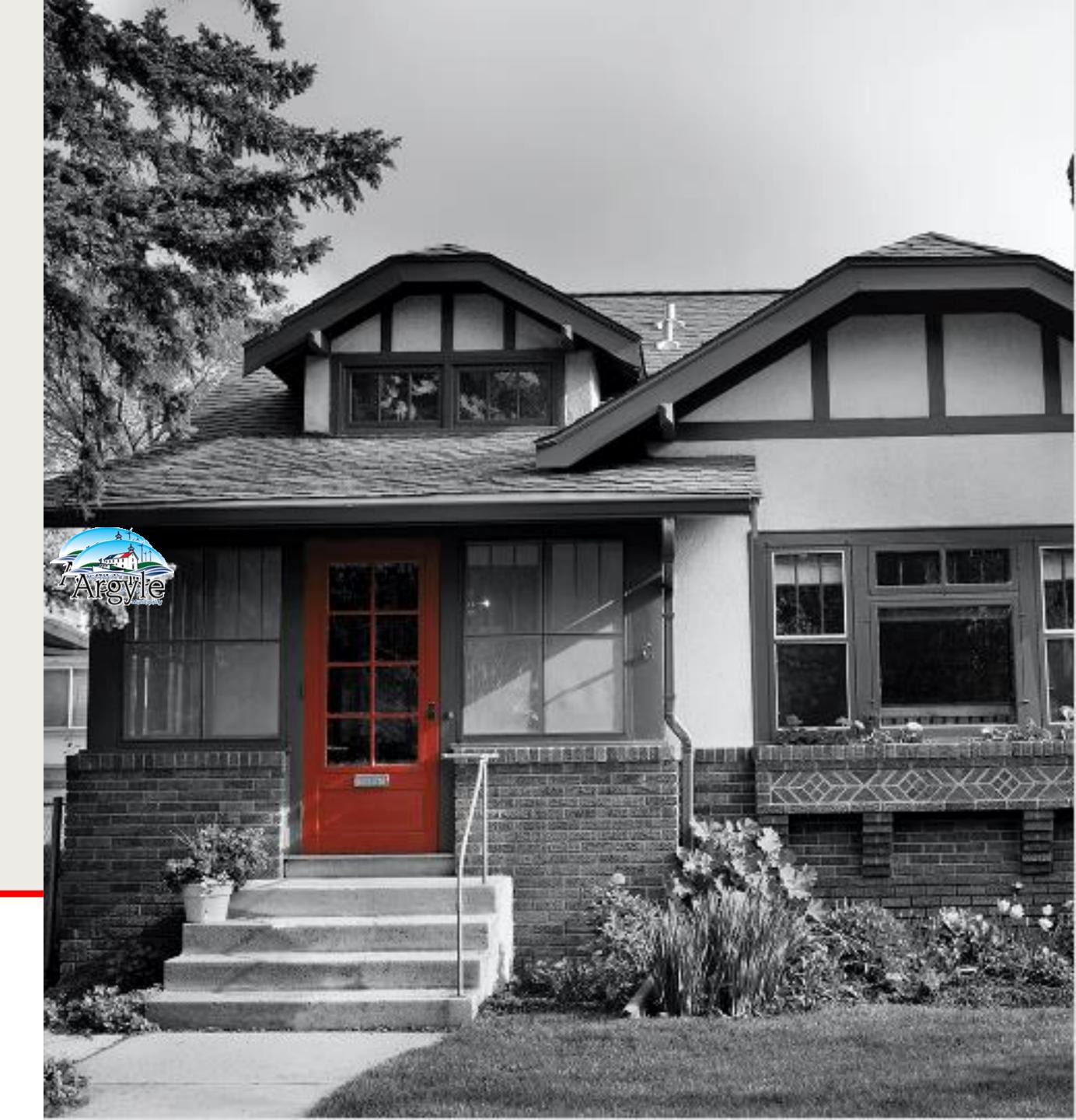


Service Line Warranty Program Overview

Municipality of the District of Argyle-NS







Service Line Warranty Program by HomeServe

HomeServe is a Canadian-owned company



Serving Canada since 2014



4.77 out of 5 stars customer satisfaction*





Key Statistics**

- Over 35,000 customers and 65,000 policies
- Over 75 municipal and utility partnerships
- Performed over 16,500 jobs
- Customer savings to date: Over \$8 million



"The City highly recommends this service to other municipalities because it offers residents a low-cost solution to the problem of dealing with broken, leaking, clogged or even frozen water and sewer lines. We have received many compliments from residents for having made this service available to them. Even those who choose not to enroll in this optional program are better educated about their service line responsibilities, which is very important to the City."

John Savoia, Financial Planning and Policy, City of Hamilton





^{*} Post claim satisfaction survey scores May 2019 - Jan 2023

^{**}As of January 2023

Infrastructure challenges - a national problem

- 50,429 km of water service lines (27.3% of total linear infrastructure) are deteriorating and exhibit deficiencies*
- 42,561 km of sewer service lines (28.1% of total linear infrastructure) are deteriorating and exhibit deficiencies*
- Pipe breaks have increased by +27% between 2012 and 2018**
- Smaller utilities have more than two times more breaks than larger utilities**





^{*} Canadian Infrastructure Report Card 2019

^{**} Water Main Break Rates In the USA and Canada: A Comprehensive Study published by Utah State University Buried Structures Laboratory - Steven Folkman, Ph.D., P.E.

Challenges for homeowners

Lateral lines are subjected to the same elements as public lines

 Ground shifting, fluctuating temperatures, tree root penetration, corrosion and more

Out of sight, out of mind

• Water and sewer lines located outside, usually underground

Failed lines waste thousands of gallons of water

Presents a potential environmental hazard

Common homeowner misconceptions

- City is responsible for maintenance of the water and sewer lines on their property
- Repairs are covered by their homeowner's policy





Homeowners are often unprepared for emergencies and expect solutions from the city/utility



78% of homeowners believe the utility provider should educate them on repairs and preventative

measures. (Ipsos Public Affairs/HomeServe 2019)



58% of homeowners have had a home repair emergency in the last year. (Harris Poll/HomeServe 2021)



1/3 of Canadians do not have funds to address unexpected expenses, such as urgent major repairs (not renovations) to their home.*



^{*} https://www.savewithspp.com/2020/08/20/about-one-third-of-canadians-lack-an-emergency-fund-here-are-some-tips-to-get-you-started/



We deliver peace of mind



\$8/month provides up to \$8,000 coverage per incident* to repair / replace clogged or broken exterior lines



\$6/month provides up to \$5,000 coverage per incident* to repair / replace clogged or broken exterior lines



IN-HOME PLUMBING COVERAGE

\$9/month provides up to \$3,000 coverage per incident* on all interior water, sewer and drain lines



Toll-free emergency number available 24 hours a day, 365 days a year



Guaranteed repairs



Locally-based, fullylicensed and vetted contractors



Quality control to ensure exceptional customer experience



No annual or lifetime limits, deductibles, service fees, forms or paperwork



No pre-inspection required



Customer Testimonials

"Prompt and efficient service and courteous contractors. SLWC is worth the money, and we would recommend it to everyone. Takes a load of your mind for emergency problems."

Rohan M., Brampton, ON

"So friendly and professional, they contacted a contractor immediately. I will never regret being a member. All I can say is thank you and I recommend everyone to become a member -it so rewarding to know someone dependable is there to help when you need it."

Charmaine I., Hamilton, ON

"I was so very impressed how smoothly this worked. The contractor that came to the house was awesome!!!

I would highly recommend this service to anyone.

Elizabeth R., Kingston, ON

"Very good to have this service, it helps when you have this extra assurance. Service was great."

Emma V., Mississauga, ON





Solution for residents and municipalities

Residents



Optional low-cost protection against potentially expensive water, sewer, plumbing repairs



Educates residents about their responsibility for exterior lines



Municipalities



Reduces calls to the City



Timely repairs reduce water loss from line breaks



Turnkey program - provides marketing, billing, claims, customer service

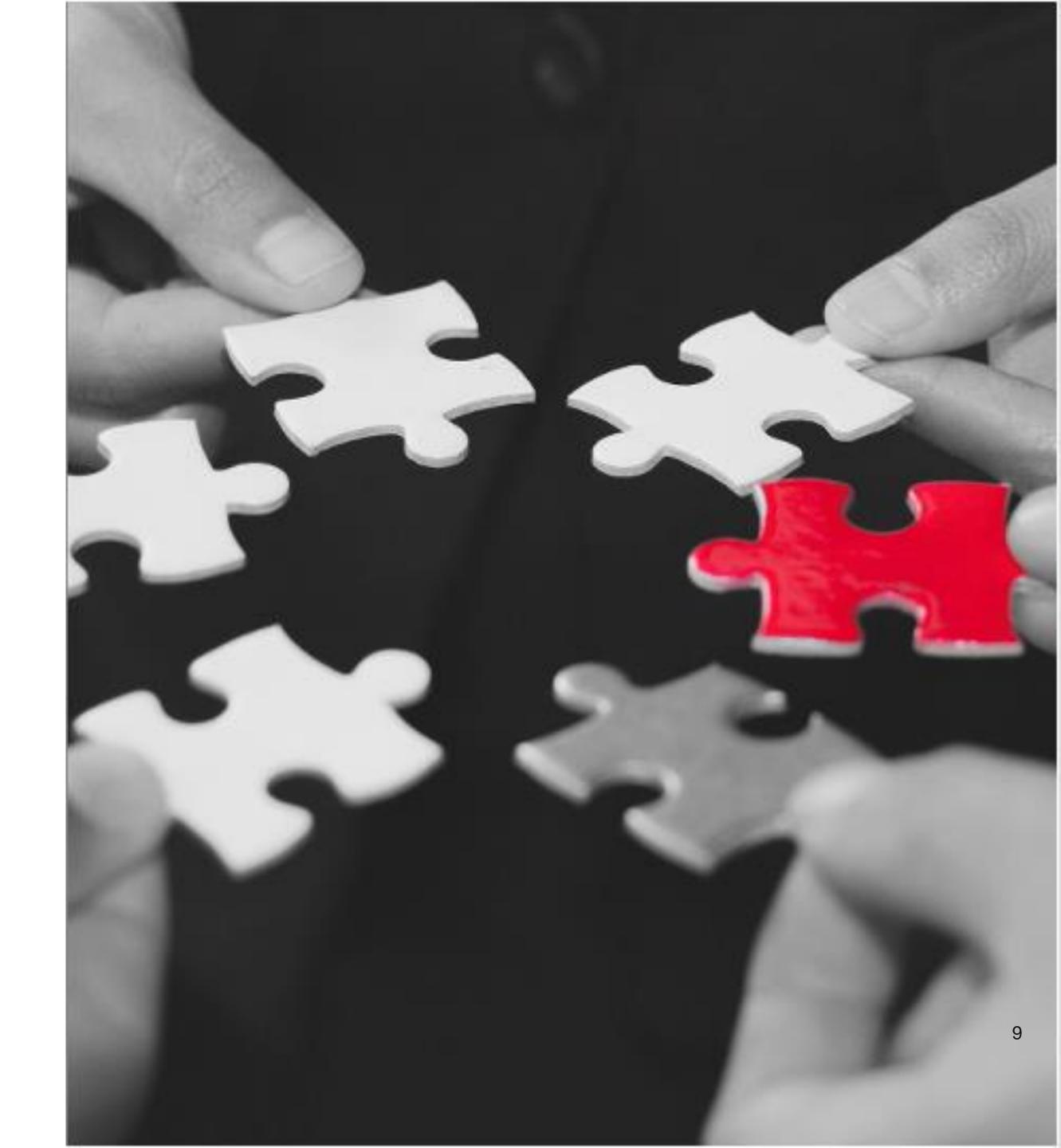


No cost for the City to participate, 5% revenue share available to fund important initiatives including infrastructure, low-income assistance / community charities or partially offset rate increases



Our partnerships

Service Line Warranties has over 75 municipal partners in Canada





Why should you offer this program?



An unforeseen repair expense could be hard on a budget



Many homeowners believe service line repairs are the city's responsibility



Without a referral your citizens may use inferior contractors



The city can further help its residents by generating funds for important programs



Homeowners deserve the very best customer experience



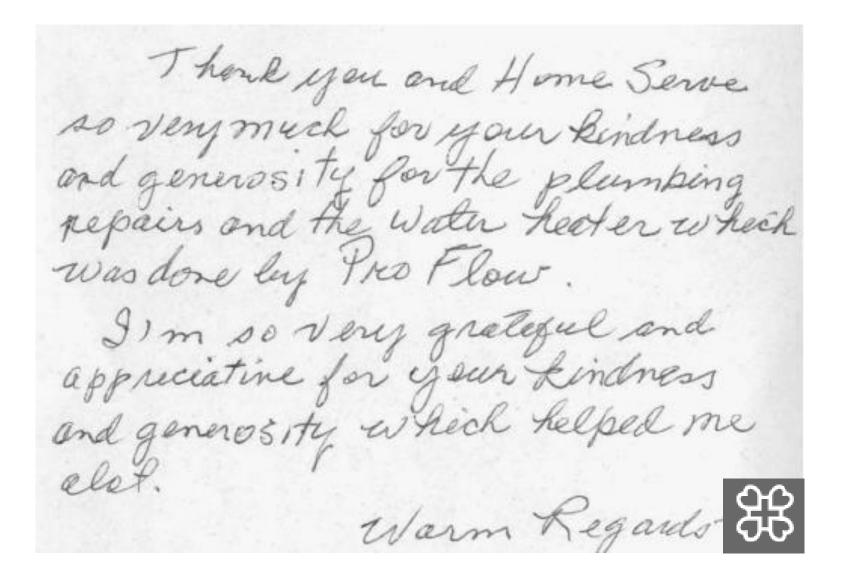


Committed to Helping Homeowners



Service Line Warranties of Canada: Helping people in need, one home at a time

At Service Line Warranties of Canada, part of the HomeServe family of brands, we take pride in caring for the people and communities we serve. We recognize that anyone can fall on hard times and may need assistance. That's why we have Caring for People as a focal point of our corporate social responsibility initiative.





Joining the SLWC Warranty Service

Next Steps for Enrollment

- Presentation to Council
- Request Program Agreement and Sample Council Resolution
- Enrollment
 - Council Approval of SLWC Marketing Agreement
 - Provide SLWC with Municipal Seal / Logo
 - Review and Approve 'Welcome Kit'
 - Press Release
 - Web Banner
 - Marketing Letter





Ensuring Partner Brand Integrity

We uphold the highest standards of ethics, compliance and service delivery



Ethical marketing practices

- Partners have full approval over the utilization of their brand in program marketing
- Clear messaging about optional nature of all programs



Customer-centric billing/collections

- Customers can cancel plans at any time full refund within 30 days, or pro rata
- No late fees or restitution for unpaid balances after policy is cancelled if no claims filed
- Claims are covered for accounts in arrears if brought up to date



Proactive issue resolution

- Front-line agents achieve one-call resolution for vast majority of issues
- Rare escalations handled by 17-agent Customer Advocacy Team
- Real Time Insights Team monitors social media to directly resolve issues via email or phone



Low complaint frequency

 0.054% 12-month average complaint frequency across 900,000 jobs and over 3 million customers for all complaint types (service, billing, marketing)



Contact Center Delivers Exceptional Customer Service

- In-house call center with 640+ agents
- Live repair management agent support 24/7/365
- Call-handling capabilities in 300 languages
- Intensive new-hire and ongoing training programs
- Comprehensive quality assurance includes monthly review of 3 to 4 calls per agent (1,500-2,000 calls)
- Front-line agents achieve one-call resolution on vast majority of customer issues, Customer Advocacy Team ensures timely resolution of rare escalations
- Employee bonuses are tied to customer satisfaction scores





Outstanding Contractor Management Ensures Service Quality and Satisfaction



Performance Management

- Regional Operations Managers (ROM)
 operate locally to ensure work is
 performed to our high standards
- Conduct on-site inspections as a quality assurance check
- Routine performance reviews utilizing contractor scorecard against KPIs



Contractor Management Activities

- Bi-weekly KPI performance reports
- Quarterly score card reviews
- Regularly scheduled ROM meetings
- Annual contractor conference
- Contractor portal provides one central location for training, communication and score card/survey reporting



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