

Frequently Asked Questions about Pipeline Protection Plans from Home Emergency Insurance Solutions

Why is DSRSD's name on this mailing?

DSRSD is working with an independent company, Home Emergency Insurance Solutions (HEIS), to inform you of your responsibility for your home's exterior water and sewer service lines. Because service line repairs can be expensive, we want you to know that optional protection plans are available. It's also important that property owners understand their responsibility as it pertains to private water and sewer service lines. HEIS provides emergency home repair plans and works with utilities across North America, including several here in California. Our agreement with HEIS allows them to use the DSRSD logo in the marketing materials they send to DSRSD customers. They pay all of the costs associated with the marketing of their products.

Am I obligated to purchase coverage from HEIS?

No. It is completely optional. As with any insurance product, it is up to you to decide if the coverage is right for you. We suggest you consider the age of your home, the age of the pipes, whether you have mature trees, whether your homeowners insurance already provides coverage, etc.

If I decide to contract for HEIS services, will their charges show up on my water bill?

No. DSRSD does not bill for HEIS. The application you received in the mail describes their billing options. For more information, call HEIS directly at (855) 321-9859.

How can I stop the HEIS mailings?

You can call HEIS directly at (855) 321-9859 and ask to be added to their "Do Not Mail" list. Or you can call DSRSD Customer Service at (925) 828-8584 and we will forward your request to HEIS.

Are Home Emergency Insurance Solutions and HomeServe USA the same company?

Yes. Under California law, an entity must be licensed as an insurance producer in order to sell home protection contracts. In California, HomeServe is licensed as an insurance producer under the "doing business as" name Home Emergency Insurance Solutions.

Why did DSRSD choose to participate?

The district decided to work with HEIS for these reasons:

- To educate DSRSD customers about their responsibility for their private water and sewer pipelines. Property owners often do not realize they are responsible for maintaining and repairing these pipes. HEIS mailings, sent at no cost to district ratepayers, clearly communicate this important information.
- To provide affordable coverage and emergency repair service. Customers are often surprised and dismayed by the unexpected cost of repairs. They sometimes ask DSRSD for recommendations on how to get service line leaks repaired. HEIS's optional protection plans can cover the cost and provide timely management of service line repairs.
- To test a potential new revenue stream. DSRSD receives 10 percent of HEIS's monthly revenues generated in the DSRSD service area.

Did DSRSD vet HEIS before making this coverage available?

Yes. DSRSD selected HEIS after a thorough review of its scope and approach to providing service line coverage. DSRSD also talked with other agencies that have agreements with HEIS (including California Water Service Company, Contra Costa Water District, and Aqua America) and found HEIS's services were satisfactory.

Does HEIS work with local plumbers?

Yes. HEIS contracts with local plumbers who then perform the work. Plumbers must meet strict qualifications to ensure they are fully licensed (including county and state licensing) and qualified to work in the DSRSD service area. They also must be bonded and insured.

Are ratepayer dollars being used to print and mail the marketing materials?

No. All marketing costs, including mailing costs, are paid by HEIS. DSRSD funds will not be used to finance the marketing of this coverage in any way. HEIS paid the district a one-time set up fee of \$25,000 to compensate the district for staff time and legal review

How did HEIS get my information?

HEIS purchased name and address data from outside sources based on zip codes provided by DSRSD.

Why is my name on the mailer incorrect or different than DSRSD account records?

The name and address on HEIS materials may vary from DSRSD account records because HEIS is required to purchase mailing data from outside sources. Sometimes this outside data is incorrect. If you are interested in the coverage and want to correct your information with HEIS, please call (855) 321-9859.