

677 Broadway 10th Floor Albany, New York 12207-2996 (518) 427-2650 Fax: (518) 427-2666

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Andrew Gansberg
Direct Dial: (518) 427-2657

Direct Fax: (866) 947-0480 E-Mail: agansberg@nixonpeabody.com

November 2, 2009

Via Electronic Mail and Overnight Mail

Hon. Jaclyn A. Brilling, Secretary New York State Public Service Commission Three Empire State Plaza Albany, New York 12223-1350

> RE: Case 09-W-0237 - Proceeding on Motion of the Commission as to the Rates, Charges, Rules and Regulations of New York Water Service Corporation

Dear Secretary Brilling:

In accordance with the Joint Proposal filed in the above-referenced proceeding on September 30, 2009, as amended by Amendment to Joint Proposal filed on October 19, 2009, enclosed please find the report of New York Water Service Corporation regarding the water service line protection program offered by Home Service, Inc.

Administrative Law Judge Gerald Lynch and all active parties have been served with copies electronically. Thank you for your consideration.

Very truly yours

Andrew Gansberg

Enclosures

cc: w/enclosures

Hon. Gerald L. Lynch Joseph Dowling, Esq. Saul Rigberg, Esq. John Walters, Esq. David Mintz, Esq. Kimberly Joyce, Esq.

CASE 09-W-0237 NEW YORK WATER SERVICE CORPORATION

The Joint Proposal dated September 30, 2009, entered into by the Department of Public Service Staff and New York Water Service Corporation, requires that the Company submit a report to the Secretary of the Public Service Commission addressing the frequency, content and logos of Home Service, Inc.'s ("Home Service") marketing materials and marketing techniques in connection with the water service line protection program currently offered by Home Service.

Home Service is a provider of home emergency repair programs. Home Service partners with utility companies, like Aqua, to offer homeowner service plans that offer protection from the expense and inconvenience of emergency repairs to water service lines, sewer laterals, and other utility distribution facilities. Home Service plans are offered to Aqua customers on an optional basis. Home Service currently protects hundreds of thousands of homes across 22 states, including New York. Home Service is a provider licensed by the State of New York, is accredited by the Better Business Bureau, and has a 97% satisfaction rating from its customers.

Home Service partners with utility companies to offer residential customers emergency repair service contracts. Home Service protection plans are branded under the utility company name (see attached sample letters to customers), but Home Service fully funds and manages all aspects of the program including: product design, marketing, service fulfillment and quality control. Home Service also provides an employee staffed call center providing customer service, sales,

and 24-hour emergency response and dispatch. Home Service establishes a locally based network of licensed and pre-qualified service contractors from the communities it serves. These contractors are paid directly by Home Service for the service work performed.

After signing up for the program, if a customer has a service line emergency, they simply make a toll-free call to Home Service's 24-hour emergency service line to obtain service. Home Service then dispatches a service technician to take care of the concern. When the service work is complete, customers only need to sign off on the job, stating they are satisfied with the work performed.

Home Service currently offers the Water Service Line protection plan to NYWS customers. This offer is presented to NYWS customers via mail up to six times a year. This is the same approach used in other Aqua territories.

Home Service communicates its service offers using direct mail (no marketing is done by telephone). Each mailing consists of a standard letter with a tear-off enrollment form and a self-addressed business reply envelope. The letter explains in writing and through graphical illustration that the homeowner is responsible for the water service line from the NYWS service connection to their home. The letter also explains the key features and benefits of the program and why customers should consider it. The letter provides a toll-free number for customers to call if they have any questions about the offer. Homeowners who do purchase the coverage have 30 days to review the plan to decide if it is right for them. If not, they can cancel for a full refund.

NYWS has reached out to contact customers regarding correspondence they have filed with the Public Service Commission concerning Home Service and is in the process of following up with customers to answer their questions and concerns.

Attached are examples of the letters sent to NYWS customers over the last 15 months. These are pre-production proofs; any print shown in red appears in black on the final customer delivered version. The following is a list of the attached letters:

- 1. 7007 July 2008
- 2. 7032 September 2008
- 3. 7048 November 2008
- 4. 7067 January 2009
- 5. 7131 March 2009
- 6. 7146 May 2009
- 7. 7171 July 2009

Home Service USA Aqua P.O. Box 8212 Lancaster, PA 17604-9759



Property address to which letter relates:

Mr. Sample A. Sample 123 Anystreet Road Anytown, USA 12345 Call Home Service USA: 1-888-666-7711

Lines open: Mon - Fri 8 a.m. - 8 p.m. Sat 10 a.m. - 4 p.m. EST.

RE: The water service line at <<123 Anystreet Road>>

Dear <Mr Sample>,

This letter contains important information about your responsibilities as a homeowner with respect to your water service line and a water service line protection coverage program being offered by Home Service USA.

The water service line that runs under your property from your water company's connection to your home is your responsibility as the homeowner. If you were unfortunate enough to suffer a break or burst in this line, it would be up to you to find a plumber and to get the leak repaired.

To be prepared and to have the best possible service in the case of such an emergency Home Service USA is offering you service line protection coverage. For less than \$5 a month, you will get 24 hour, 365-day-a-year emergency repair service for your water service line. Once you have made your call, Home Service USA will take complete responsibility for the emergency, dispatching a qualified plumber to your home and pay the bill directly. Home Service USA will ensure your emergency is dealt with promptly, so that your water supply is back to normal as soon as possible.

This program can save you a significant amount of money, as a service line replacement can cost over \$2,100. It can also save you the time and trouble of finding a plumber, which can be difficult at the best of times, let alone in an emergency. Home Service USA also eliminates worry, as you can be sure of a professional job and all work is guaranteed for six months.

Please take the time to read the information on the back of this letter. If you would like to enroll in the program, simply complete the attached acceptance form or call Home Service USA TOLL-FREE at 1-888-666-7711. I certainly hope that you never have a water service line emergency, but if you should ever have a problem, you'll be glad you joined the Water Service Line Coverage from Home Service USA.

Sincerely

William V. Kephart, Jr.

National Customer Service Manager

Home Service USA is an independent entity not affiliated with your water company, Aqua New York, and participation in Home Service USA's water service line protection program is optional.

This letter was sent to you on behalf of Aqua New York and was paid for by Home Service USA.

CALL TOLL-FREE 1-888-666-7711 AND QUOTE: AYSS84A

Lines open Mon - Fri 8 a.m. - 8 p.m. Sat 10 a.m. - 4 p.m. ES

Guaranteed Acceptance Form

PLEASE COMPLETE IN BLOCK CAPITALS AND BLACK/BLUE INK. Please correct information below, if necessary, before submitting

<<Mr. Sample A. Sample, 123 Anystreet Road, Anytown, USA 12345>>

AYSS84A

Tel # (Home)

Tel # (Cell)

Please Complete Section A, B or C

A. E-Z PAY

What Is E-Z PAY? E-Z PAY is a safe and convenient way to pay for your coverage. It works just like a check but without the hassle of writing and mailing one. With E-Z PAY:

- You Are Always Covered your coverage will be automatically renewed so there's no risk of your coverage expiring.
- You have the E-Z PAY No Dispute Guarantee you are guaranteed a full and immediate refund of the amount paid if ever there were a payment error.
- You Stay In Control you choose your payment frequency and Home Service will take care of the rest!

How It Works - Please send a check payable to Home Service USA for your first payment and Home Service USA will charge subsequent payments to your checking account. This authorization is to remain in effect until Home Service USA receives notification of termination.

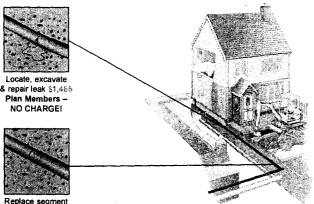
Yes, please sign me up for E-Z PAY to ensure that my water service line is always protected. I have enclosed a check for my first:

- ☐ Monthly payment of \$4.99
- Quarterly payment of \$14.97
- Yearly payment of \$59.88

Signature:

PLEASE MAKE YOUR CHECK PAYABLE TO HOME SERVICE USA

The illustration below shows where things are likely to go wrong with your water service line — and how much a licensed and insured plumber would typically charge customers who don't have coverage. How would you cope if it happened to you? With the Water Service Line Coverage from Home Service USA, it's not something you have to worry about.



Replace segment of pipe \$2,185 Plan Members – NO CHARGE!

Homeowner's responsibility –
Green section of water service line

Water company's responsibility – Red section of water service line

A crisis avoided in 3 simple steps:

1 24-HOUR HELP

You suddenly notice a large pool of water from a burst water service line. No need to search for someone to repair it – just call the 24/7 Emergency Service Hotline.

2 PRIORITY RESPONSE

A local, high-quality, licensed contractor will be sent to your home as a priority to make the repair.

3 NO BILL TO PAY

Job done; all you need to do is sign to show you are satisfied, and the bill will be settled for you.

4 SPECIAL BENEFITS OF WATER SERVICE LINE COVERAGE

- 24-HOUR EMERGENCY SERVICE HOTLINE
 Open 24 hours a day, 365 days a year
- PRIORITY RESPONSE
 A licensed and insured technician will make your emergency their priority
- ALL COSTS COVERED UP TO \$3,000 PER SERVICE CALL
 Includes the cost of locating the service line burst or leak, plus labor and materials for repairing the service line
- UP TO 2 SERVICE CALLS CAN BE MADE PER YEAR
 -- And you have no bill to pay!

Call TOLL-FREE 1-888-666-7711 today!

Lines Open: Mon. - Fri. 8 a.m. - 8 p.m. Sat. 10 a.m. - 4 p.m. EST

Questions & Answers

- Q. What am I responsible for?
- As a homeowner, you are responsible for the water service line on your property, from the water company's connection all the way into your home. The water company's connection is normally in the road in front of your home.
- Q. What is covered by this coverage?
- You will be covered up to \$3,000 per service call for the cost of repairing or replacing burst or leaking water service lines. This includes all service call charges, labor and materials – so you'll have no bill to pay!
- Q. Who is eligible to join?
- Any single family residential homeowner with a home up to 5,001 sq. ft. can join. Tenants should check with their landlord before applying. Sorry, mobile homes, commercial properties and multi-unit dwellings are not eligible for coverage.
- Q. When can I make a service call?
- Membership starts the day your Acceptance Form is processed and lasts one year. To prevent service calls on pre-existing problems (and to keep fees low for everyone), there is a 30-day period at the start of your contract before you can make a service call – giving you 11 months of coverage during your first year of enrollment.

- Q. Is this coverage mandatory?
- A. No, this is an optional service. You are not required to purchase this coverage from Home Service USA, it may be obtained from other suppliers.
- Q. Who can I call if I have any more questions?
- A. Please call Home Service USA at 1-888-666-8075 if you have any further questions about Water Service Line Coverage.
- Q. How do I set up coverage?
- You can join immediately, call TOLL-FREE 1-888-666-7711.
 You can pay by E-Z PAY, credit or debit card over the phone.
 You can also send a check/money order payable to HOME
 SERVICE USA in the envelope provided.
- . What is E-Z PAY?
- E-Z PAY is a safe and convenient way to pay for your coverage. It works just like a check, but without the hassle and risk of mailing one. You choose whether you would like to pay monthly, quarterly or yearly and write a check for your first payment. Future payments will then be charged to the checking account from which you wrote a check for your first payment.
- Q. I am not an Aqua customer can I still enroll?
- Everyone in your area is eligible to enroll regardless of who your water supplier is.

Guaranteed Acceptance Form

B. BY CREDIT CARD OR DEBIT CARD

Please indicate whether you'd like to pay monthly, quarterly or annually, complete the details and return this form in the postage-paid reply envelope provided.

Home Service USA will charge your first and all future payments to your credit or debit card and this authorization is to remain in effect until Home Service USA receives polification of termination.

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Signature:	

Yes, please charge my credit card or debit card for my:

- ☐ Monthly payment of \$4.99
 ☐ Quarterly payment of \$14.97
- Yearly payment of \$59.88

VISA	41.53	Expiration Date:	
Card Number:]

C. BY CHECK OR MONEY ORDER

Please send your check or money order in the amount of \$59.88 together with this completed form to Home Service USA in the postage-paid reply envelope provided. Please be sure to sign and date your check or money order before mailing. If the envelope is missing, please mail your check or money order and your form to: Aqua Home Service, P.O. Box 8212, Lancaster, PA 17604-9759

YES, please sign me up for Water Service Line Coverage and ensure my property is protected.

PLEASE MAKE YOUR CHECK PAYABLE TO HOME SERVICE USA Annual Payment \$59.88

MONEY ORDER MAY BE MADE PAYABLE FOR ANNUAL PAYMENTS ONLY.

2

Home Service USA Agua P.O. Box 8212 Lancaster, PA 17604-9759



REF: AYSS85A Issue Date: September 4, 2008 Mr. Sample A. Sample

Reply By Date: October 4, 2008

Property to which letter relates.

Mr. Sample A. Sample 123 Anystreet Road Anytown, USA 12345

PLEASE QUOTE: AYSS85A **REPLY BY DATE: 10-04-08**

Re: Your responsibilities for your external water service line

Dear <<Mr. Sample>>.

Your water service line is the water pipe that brings fresh water into your home. If you are a homeowner, you are responsible for the repair and maintenance of this service line, from the water company's connection all the way into your home.

Every year, thousands of Aqua customers have the misfortune of suffering a water service line burst or leak. These emergencies can be a real nightmare; on top of the mess and the inconvenience, repairs can be complicated and very expensive, and finding help with specialized repair equipment can be a real challenge.

Your homeowner's insurance may offer a telephone helpline to help locate a plumber, but they don't usually provide an emergency service, so the speed of response cannot be guaranteed, and you will still have to pay the bill yourself.

For an emergency response with no bill to pay for covered repairs, homeowners can sign up for Water Service Line Coverage from Home Service USA and benefit from:

- · 24-hour Emergency Service Hotline open 24 hours a day, 365 days a year
- · Priority response a Home Service USA plumber will make your emergency their priority
- · Up to \$3,000 per service call includes the cost of locating the service line burst or leak, plus labor and materials for repairing or replacing the service line
- Up to two service calls per year giving you \$6,000 of coverage annually
- · All repairs guaranteed for six months

Water service line emergencies can happen at any time of the year. So why not protect the line that brings fresh water into your home? With Water Service Line Coverage you'll get an all-year round emergency response service and avoid costly repair bills. Coverage costs just \$4.99 a month; so call now TOLL-FREE 1-888-666-7711 to protect your property. Sincerely

William V. Kephart, Jr.

National Customer Service Manager

Home Service USA is an independent entity not affiliated with your water company, Aqua New York, and participation in Home Service USA's water service line protection program is optional

This letter was sent to you on behalf of Aqua New York and was paid for by Home Service USA.

CALL TOLL-FREE 1-888-666-7711

Guaranteed Acceptance Form

PLEASE COMPLETE IN BLOCK CAPITALS AND BLACK/BLUE INK. Please correct information below, if necessary, before submitting

<< Mr. Sample A. Sample, 123 Anystreet Road, Anytown, USA 12345>>

AYSS85A

Tel # (Home)

Please Complete Section A, B or C

A. E-Z PAY

What Is E-Z PAY? E-Z PAY is a safe and convenient way to pay for your coverage. It works just like a check but without the hassle of writing and mailing one. With E-Z PAY:

- 1. You Are Always Covered your coverage will be automatically renewed so there's no risk of your coverage expiring.
- 2. You have the E-Z PAY No Dispute Guarantee you are guaranteed a full and immediate refund of the amount paid if ever there were a payment error.
- 3. You Stay In Control you choose your payment frequency and Home Service will take care of the rest!

How It Works - Please send a check payable to Home Service USA
for your first payment and Home Service USA will charge subsequent
payments to your checking account. This authorization is to remain in
effect until Home Service USA receives notification of termination.

Yes, please sign me up for E-Z PAY to ensure that my water service line is always protected. I have enclosed a check for my first:

Monthly payment of \$4.99
Quarterly payment of \$14.97

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PLEASE MAKE YOUR CHECK PAYABLE TO HOME SERVICE USA

The illustration below shows where things are likely to go wrong with your water service line — and how much a Home Service contractor would typically charge customers who don't have Water Service Line Coverage. How would you cope if it happened to you? With Water Service Line Coverage, it's not something you have to worry about; you'll benefit from an emergency response and no bill to pay!

If your water service line breaks, you would normally have to: Employ advanced leak detection equipment to pinpoint the leak on your & repair leak \$1,485 Find and pay for a plumber who is able to excavate a Plan Members trench to replace or repair the leaking water line. Backfill the earth removed and level it out. Homeowner's responsibility -Green section of water service line Water company's responsibility -Red section of water service line of pipe \$2,185 Plan Members NO CHARGE! 2. PRIORITY RESPONSE 1. 24-HOUR HELP 3. JOB COMPLETE A crisis A local, high-quality, licensed Job done; all you need to do is sign You suddenly notice a large pool ater from a burst water se to show you are satisfied, and the bill will be settled for you within the contractor will be sent to your home averted in as a priority to make the repair. line. No need to search for someone 3 simple steps: to come repair it - just call the 24/7 generous coverage limits. Emergency Service Hotline. Call <u>TOLL-FREE</u> 1-888-666-7711 to protect your home today! Mon-Fri 8:00 a.m. - 8:00 p.m. Sat 10:00 a.m. - 4:00 p.m. EST Questions & Answers What am I responsible for? Q. Is this coverage mandatory? As a homeowner, you are responsible for the water service A. No, this is an optional service. You are not required to line on your property, from the water company's connection purchase this coverage from Home Service USA, it may be all the way into your home. The water company's connection obtained from other suppliers. is normally in the road in front of your home. Who can I call if I have any more questions? What is covered by this coverage? A. Please call Home Service USA at 1-888-666-8075 if you have any further questions about Water Service Line Coverage. You will be covered up to \$3,000 per service call for the cost of repairing or replacing burst or leaking water service lines. How do I set up coverage? This includes all service call charges, labor and materials -You can join immediately, call TOLL-FREE 1-888-666-7711. so you'll have no bill to pay! You can pay by E-Z PAY, credit or debit card over the phone. Who is eligible to join? You can also send a check/money order payable to HOME Any single family residential homeowner with a home up to SERVICE USA in the envelope provided. 5,001 sq. ft. can join. Tenants should check with their landlord What is E-Z PAY? before applying. Sorry, mobile homes, commercial properties E-Z PAY is a safe and convenient way to pay for your and multi-unit dwellings are not eligible for coverage. coverage. It works just like a check, but without the hassle and risk of mailing one. You choose whether you would like When can I make a service call? A. Membership starts the day your Acceptance Form is to pay monthly, quarterly or yearly and write a check for processed and lasts one year. To prevent service calls on your first payment. Future payments will then be charged to pre-existing problems (and to keep fees low for everyone). the checking account from which you wrote a check for your there is a 30-day period at the start of your contract before first payment. you can make a service call - giving you 11 months of I am not an Aqua customer can I still enroll? coverage during your first year of enrollment. Everyone in your area is eligible to enroll regardless of who your water supplier is. **Guaranteed Acceptance Form** B. BY CREDIT CARD OR DEBIT CARD Yes, please charge my credit card or debit card for my: Monthly payments of \$4.99 Please indicate whether you'd like to pay monthly, quarterly or annually, Quarterly payments of \$14.97 complete the details and return this form in the postage-paid reply Yearly payment of \$59.88 envelope provided. Home Service USA will charge subsequent payments to your credit or debit card and this authorization is to remain in effect until Home VISA Expiration Date: Service USA receives notification of termination.

C. BY CHECK OR MONEY ORDER

Please send your check or money order in the amount of \$59.88 together with this completed form to Home Service USA in the postage-paid reply envelope provided. Please be sure to sign and date your check or money order before mailing. If the envelope is missing, please mail your check or money order and your form to Home Service Aqua, P.O. Box 8212, Lancaster. PA 17604.

YES, please sign me up for Water Service Line Coverage and ensure my property is protected.

PLEASE MAKE YOUR CHECK PAYABLE TO HOME SERVICE USA Annual Payment \$59.88

MONEY ORDERS MAY BE MADE PAYABLE FOR ANNUAL PAYMENTS ONLY.

Guara	anteed Accep Just 2 Simpl	otance Form – e Steps!
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123 Anyst	e A. Sample reet Road, USA 12345	Reference Number: AYSS86A
Tel # (Home) Tel # (Cell)		
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I authorize my first and This authorit Service USA	Home Service US/ all future payment sation is to remain it tof change or cance	s to my credit/debit card n effect until I notify Home effacton.
authorize my first and This authorit Service USA	Home Service US/ all future payment sation is to remain it tof change or cance	s to my credit/debit card n effect until I notify Home effacton.

Questions & Answers

What am I responsible for: As a bomowher, you are responsible for the water service. These myour property, from the water company's connection all the way into your home. The water company's connection to normally in the road an front of your home.

is normally in the room in front of your home. What is convend by this converage? You will be converage you shall be converage to 33,800 per service call for the cost of regarding parts of leving better service times. This includes all service call chinger, labor and briterials — so you'll nave be bill to pay within the generous obverage limits.

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When can I make a maryon sail?

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Is this coverage mandatory?
No, this is an optional service, for size not required to partness this overage from Home Service USA; it has no obtained from other suppliers.

Whys can I call if I have any more questions? Please call Home Service USA it 1-888-666-8075 if you have my further questions about Water Service Line Coverage.

Bow do I act up coverage?
The con join lemediately, call TOLL-PRE lebem-006-701.
You can pay by 20 MAY, orefle or decit card over the proce. Tou can also send a check-money crief payable to Mode EMENTED UNA, in the envelope provide to

What is 2-2 PAT?

E-5 PAY is a safe and convenient way to pay for your coverage. It works your like a check, but without the branis was risk of mailing one. You choose smether you sould like to pay monthly quarterly a yearly not write a concek for your first, payment. But we payment will then be charged to the sheeting account from which you wrate a check for you first payment.

I am not an Aqua customer can I still enroll? Everyone in your area is eligible to enroll regardless of one your water supplier is.

FOR THE ATTENTION OF:

<<pre><<mr. Sample A. Sample>>
<<123 Anystreet Road>>
<<Anytown, USA 12345>>

Reply By:

Mention: Call Toll-Free:

1-886-666-7711

PE: The water service line at ACL23 Anystiget Roads?

This letter contains important information about your responsibilities as a homeowner with inspect to your water service line and a water service line protection coverage program being offered by Home Service 05A.

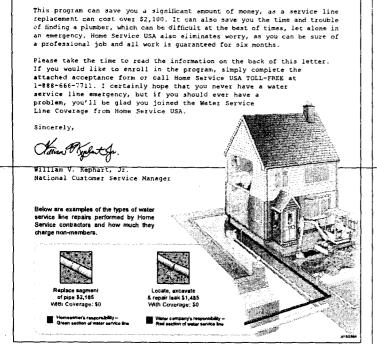
The water service line that runs under your property from your water company's connection to your bome is your responsibility as the homeowner. If you were unfortunate enough to suffer a break or borst in this line, it would be up to you to find a plumber and to get the leak repaired.

To be prepared and to have the best possible service in the case of Juch an emetyaccy Rome Service USA is offering you service line protection coverage. For less than \$5 a month, you will get 14 hour, 365-day-2-year emergency repair service for your water service line. Once you have made your call, Home Service USA will take complete responsibility for the emergency, dispatching a qualified plumber to your home and pay the buildirectly. Home Service USA will ensure your emergency is dealt with promptly, so that your water supply is back to normal as soon as possible.

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Water Service Line Coverage Benefits:

- 1 Emergency Hotline available 24 hours a day, 365 days a year.
- 2 Expert repair service local, licensed contractors providing you with prompt service and repairs you can trust.
- No bills to pay within the generous coverage limits all costs are covered, up to \$3,500 per service call, for locating and replacing or repairing your home's water service line.
- 4 Up to two service calls per year - giving you up to \$7,000 of protection per year.

dome Service USA is an independent entity not affiliated with your mater company, Agra New York, and participation in Home Service USA's water service line protestion program to optional.

Memo Darviss 18th Equal Management Corp. Da the company temporable for providing this merite to you, it does needed a needed at modern and the contract of the contract and positive actions 110 feet Memoratic Corp. Memorate

Guaranteed Acceptance Form -Just 2 Simple Steps!

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1		lease choose your pay ay monthly, quarterly,	
-		Monthly payments	\$5.40
:		O	****

Yearly payment STEP

2 Complete payment method A or B and complete the details.

What is E-Z PAY? E-Z PAY is a safe and convenient way to pay for your coverage. It works just like a check but without the hassle of writing and mailing one. How E-Z PAY works:

- 1. Phase choose your payment frequency and send a check payable to Home Service USA for your first payment.
 2. As your payments become due, Home Service USA wall charge them to the checking account from which you wrose a check for your first payment.
 3. You are covered by the E-Z PAY 'No Depute Guerantee'—you are guaranteed a full and immediate refund of the amount paid if ever there were a payment error.

A. E-Z PAY - Checking Account

A. E-C-PAY — Unrecruing Account i authorize Home Service USA to automatically charge my first and all future payments to my checking account and my financial institution to debit these payments from my checking account. This authorization is to remain in effect until I notify Home Service USA of change or cancellation.

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PLEASE MAKE YOUR CHECK PAYABLE TO HOME SERVICE USA Please complete reverse side of form

700E-67 mid 3

Home Service USA Aqua P.O. BOY 8212 Lancaster, PA 17604-9759



Issued to:

Mr. Sample A. Sample 123 Anystreet Road Anytown, USA 12345

Water Service Line Information for <<Mr. Sample>>

Issued to

Property Address

Expiration Date

<<Mr. Sample>>

<<123 Anystreet Road>>

XX/XX/09

WE NOTICED FROM OUR RECORDS THAT THE WATER SERVICE LINE AT <<123 ANYSTREET ROAD>> IS NOT PROTECTED

- * YOUR UNDERGROUND WATER SERVICE LINE IS THE PIPE THAT BRINGS FRESH WATER INTO YOUR HOME
- * AS A HOMEOWNER YOU ARE RESPONSIBLE FOR THE MAINTENANCE AND REPAIR OF YOUR WATER SERVICE LINE
- * WATER SERVICE LINE REPAIRS CAN BE COMPLICATED AND EXPENSIVE TO FIX
- * CONTRACTORS' SERVICE CALL FEES AND REPAIR BILLS ARE NOT COVERED BY MOST HOMEOWNERS INSURANCE POLICIES

FIVE SPECIAL BENEFITS FOR <<123 ANYSTREET ROAD>>

- 24-HOUR EMERGENCY SERVICE HOTLINE
 - Available 24 hours a day, 365 days a year, ready to respond to a call from the <<Sample>> home
- PRIORITY RESPONSE
 - A local Home Service USA contractor will make the emergency at <<123 Anystreet>> their priority
- 3 QUALITY WORK
 - All Home Service USA contractors are fully licensed and insured
- NO BILL TO PAY FOR COVERED REPAIRS
 - All costs are covered for replacing or repairing the water service line emergency at the <<Sample>> home, up to \$3,500 per service call
- 5 UP TO TWO SERVICE CALLS PER YEAR
 - You can make up to 2 service calls per year, giving you \$7,000 of coverage for labor, materials, permits and tax at <<123 Anystreet>>

To set up this essential coverage simply call TOLL-FREE 1-888-666-7711.

This letter was sent to you on behalf of Aqua New York and was paid for by Home Service USA. Home Service USA is an independent entity not affiliated with your water company, Aqua New York, and participation in Home Service USA's water service line protection program is optional.

Home Service USA Repair Management Corp. is the company responsible for providing this service to you. It does so under a delegated authority from AMT Warranty Corp. who is your contract issuer.

Guaranteed Acceptance Form – Just 2 Simple Steps!

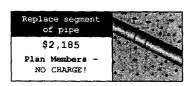
< <mr. samı<="" th=""><th>ple A. Sample, 123 Anystreet Road, Anyt</th><th>town, PA 12345></th><th>>> AYSS91A</th></mr.>	ple A. Sample, 123 Anystreet Road, Anyt	town, PA 12345>	>> AYSS91A
overage Addr	ess (insert below if different from mailing addres	ss):	
Tel # (Home)		Tel # (Cell)	

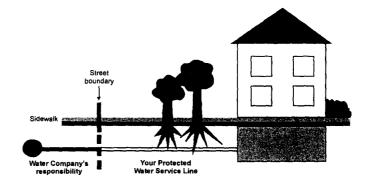
Please complete reverse side of form.

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The illustration below shows where things are likely to go wrong with your water service line — and how much a Home Service contractor would typically charge customers who don't have Water Service Line Coverage. How would you cope if it happened to you? With Water Service Line Coverage from Home Service USA, it's not something you have to worry about; you'll benefit from an emergency response and no bill to pay for covered repairs!







A crisis avoided in three simple steps:

24-HOUR HELP

You suddenly notice a large pool of water from a burst water service line. No need to search for someone to come repair it – just call the 24/7 Emergency Service Hotline.

PRIORITY RESPONSE
A local, high-quality, licensed
contractor will be sent to your

A local, high-quality, licensed contractor will be sent to your home as a priority to evaluate the problem and to make any covered repairs.

JOB COMPLETE

Job done; all you need to do is sign to show you are satisfied, and the bill for covered repairs will be settled for you within the coverage limits.

Call <u>TOLL-FREE</u> 1-888-666-7711 to protect your home!

Mon-Fri 8 a.m. - 8 p.m. Sat 10 a.m. - 4 p.m. EST

Questions & Answers

What am I responsible for?

As a homeowner, you are responsible for the water service line on your property, from the water company's connection all the way into your home. The water company's connection is normally in the road in front of your home.

What is covered by this coverage?

You will be covered up to \$3,500 per covered service call for the cost of repairing or replacing burst or leaking water service lines. This includes all service call charges, labor and materials - so you'll have no bill to pay within the generous coverage limits.

Who is eligible to join?

Any single family residential homeowner with a home up to 5,001 sq. ft. can join. Tenants should check with their landlord before applying. Sorry, mobile homes, commercial properties and multi-unit dwellings are not eligible for coverage.

When can I make a service call?

Membership starts the day your Acceptance Form is processed and lasts one year. To prevent service calls on pre-existing problems (and to keep fees low for everyone), there is a 30-day period at the start of your contract before you can make a service call - giving you 11 months of coverage during your first year of enrollment.

Is this coverage mandatory?

No, this is an optional service. You are not required to purchase this coverage from Home Service USA; it may be obtained from other suppliers.

Who can I call if I have any more questions?

Please call Home Service USA at 1-888-666-8075 if you have any further questions about Water Service Line Coverage.

How do I set up coverage?

You can join immediately, call TOLL-FREE 1-888-666-7711. You can pay by E-Z PAY, credit or debit card over the phone. You can also send a check/money order payable to HCME SERVICE USA in the envelope provided.

What is E-Z PAY?

E-2 Pay is a paperless, stress free, simple, and secure way to safeguard your privacy because you authorize us to automatically debit your bank/checking account as your payment becomes due, at no additional cost! Your coverage will be automatically renewed so there's no risk of it expiring and losing your benefits. We will automatically debit the checking account from which you wrote your first payment. You choose your payment frequency and we take care of the rest! Your authorization remains in effect until you notify Home Service USA of change or cancellation. It's that simple!

I am not an Aqua customer can I still enroll?

Everyone in your area is eligible to enroll regardless of who your water supplier is.

Guaranteed Acceptance Form – Just 2 Simple Steps!

STEP 2 Select payment method A or B and complete the details

A. E-Z PAY - Checking Account

I authorize Home Service USA to automatically charge my first and all future payments to my checking account and my financial institution to debit these payments from my checking account. This authorization is to remain in effect until I notify Home Service USA of change or cancellation.

	ave enclosed a check for my first payment and understand that future payments will be automatically charged to this account sless I notify Home Service USA of change or cancellation.
Signature	

PLEASE MAKE YOUR CHECK PAYABLE TO HOME SERVICE USA

B. Credit/Debit Card

I authorize Home Service USA to automatically charge my first and all future payments to my credit/debit card. This authorization is to remain in effect until I notify Home Service USA of change or cancellation.

	VISA	-9	ExpirationDate:	
Card Nu	mber:			
Signatun		 		

Please return this form in the postage-paid reply envelope provided. If return envelope is missing, please mail this form to: Home Service, Aqua, P.O. Box 8212, Lancaster, PA 17604.

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Guaranteed Acceptance Form -Just 2 Simple Steps!

PLEASE COMPLETE IN BLOCK CAPITALS AND BLACK/BLUE INK Please correct information below, if receivany, before submitting.

Mr. Sample A. Sample 123 Anystreet Road (Mailing) Anytown, USA 12345

Reference Number: AYSS92A

Mr. Sample A. Sample 123 Anystreet Road (Service) Anytown, USA 12345

STEP Please choose your payment schedule, pay monthly, quarterly, or yearly:

Monthly payments

\$5.40 Quarterly payments \$16,20

Yearly payment \$64.80

se complete reverse side of form

Questions & Answers

- Q. A. What am I responsible for? What am I responsible for? As a honecower, you are responsible for the water service line on your property, from the water company's connection all the way into your home. The water company's connection is normally in the road in front of your home.
- What is covereded in this coverage? You will be covered up to \$3,500 per covered You will be covered up to \$3,000 per covered service call for the cost of repiating or replacing burst or leaking water service lines on your property. This includes all service call charges, shoor and materials for covered repairs – so you'll have no bill to pay within the coverage limits.
- Who is eligible to join?

 Any single-family residential homeowner with a property up to 5,001 eq. ft. can join. Tenants should check with their landlord before

Mr. Sample A. Sample 123 Anystreet Road Anytown, USA 12345

apptying. Sorry, mobile homes, commercial properties and multi-unit dwellings are not eligible for coverage.

When can I make a service

Membership starts the day your Acceptance Form is processed Acceptance Form is processed and lasts one year. To prevent service calls on pre-existing problems (and to keep fees low for everyone), there is a 30-day period at the start of your contract before you can make a service call, giving you 11 months of coverage during your first year of enrollment.

Q. Am I restricted to only one service call per year?
You can make up to two service calls per year, giving you a total of up to \$7,000 of coverage every

Q.

What quality of repair can I expect?

A high-quality, licensed and insured contractor will be responsible for handling your emergency. Permanent repairs are made where possible and will be guaranteed against faulty material and workmanship for one A.

year.

What is E-Z PAY?

E-Z Pay is a paperfess, stress free, simple, and secure way to asafeguard your privacy because you authorize us to automatically debit your bank/checking account as your payment becomes due, at no additional cost! Your coverage will be automatically renewed so there's no risk of it expiring and losing your benefits. We will automatically debit the checking account from which you wrote your first payment. You choose your payment frequency and we take care of the rest! Your payment frequency and we take care of the rest! Your payment frequency and we take care of the rest! Your possible continuous promises in effect until you notify Home Service of change or cancellation. It's that simple!



FOR THE ATTENTION OF:

Mr. Sample A. Sample 123 Anystreet Road (Mailing) Anytown, USA 12345 Issue Date: March XX, 2009

Reply By: April XX, 2009

Ref: AYSS92A

Dear Mr. Sample.

- Your underground water service line is the pipe that brings fresh water into your home.
- * As a homeowner you are responsible for the maintenance and repair of your water service line.
- * Water service line repairs can be complicated and expensive to fix.
- * Repairs should only be completed by experienced contractors who are familiar with the relevant water regulations and who have the correct tools and equipment.
- * Contractors' service call fees and repair bills are not covered by most homeowners insurance policies.

Turn over please...

Call TOLL-FREE 1-888-666-7711 Quote: AYSS92A

Available Mon - Fri 8 a.m. - 8 p.m. Sat 10 a.m. - 4 p.m. EST

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Water Service Line Coverage from Home Service provides homeowners with:

• 24-HOUR EMERGENCY SERVICE HOTLINE

- Available 24 hours a day, 365 days a year.

· PRIORITY RESPONSE

 A local Home Service contractor will make your covered emergency a priority.

· QUALITY WORK

- All Home Service contractors are fully licensed and insured.

· NO BILLS TO PAY

 All costs are covered for locating and replacing or repairing your covered water service line emergency; up to \$3,500 per service call.

· UP TO 2 SERVICE CALLS PER YEAR

 You can make up to 2 service calls per year; giving you up to \$7,000 of coverage for labor, materials, permits and tax.

Coverage costs just \$5.40 per month!

Don't be left stranded without water or stung by unexpected repair bills.

Act now to protect the line that brings fresh water into your home.

Call TOLL-FREE 1-888-666-7711 and sign up today!

Yours truly,

Vitian Kyslast Ja.

William V. Kephart, Jr.,

National Customer Service Manager

Purchase price includes New York sales tax

This letter was sent to you on behalf of Aqua New York and was paid for by Home Service USA Home Service USA is an independent entity not affisited with your water company, Aqua New York, and participation in Home Service USA's water service his protection program is optional. Home Service USA Repair Management Corp. is the company responsible for providing this service to you. It does so under a delegated authority from AMT Warranty Corp. who is your contract issuer.

Call TOLL-FREE 1-888-666-7711

Available Mon - Fri 8 a.m. - 8 p.m. Sat 10 a.m. - 4 p.m. EST

Water service line emergencies can be expensive and inconvenient

The illustration below shows where things are likely to go wrong with your water service line — and how much a Home Service contractor would typically charge customers who don't have water service line coverage. How would you cope if it happened to you? With water service line coverage

It happened to you? With water service line coverage from Home Service, it's not something you have to worry about; you'll benefit from an emergency response and no bill to pay for covered repairs!





Replace segment of pipe \$2,185 Plan Members - No Charge



Locate, excavate and repair leak \$1,485 Plan Members - No Charge

A crisis avoided in three simple steps:

1. 24-HOUR HELP

You suddenly notice a large pool of water from a burst water service line. No need to search for someone to repair it — just call the 24/7 Emergency Service

2. PRIORITY RESPONSE

A local, high-quality, licensed contractor will be sent to your home as a priority to evaluate the problem and to make any covered repairs.

3. NO BILL TO PAY

Job done; all you need to do is sign to show you are satisfied, and the bill for covered repairs will be settled for you within the

Guaranteed Acceptance Form – Just 2 Simple Steps!

2

Select payment method A or B and complete the details below.

A. E-Z PAY - Checking Account

I authorize Home Service to autometically charge my first and all future payments to my checking account and my financial institution to debit these payments from my checking account. This authorization is to remain in effect until I notify Home Service of change or cancellation.

	I have enclosed a check for my first payment and understand that all future payments will be charged
	understand that all future payments will be charged
	to this account unless otherwise specified.

Signature:

PLEASE MAKE YOUR CHECK PAYABLE TO HOME SERVICE



B. Credit/Debit Card

I authorize Home Service to automatically charge my first and all future payments to my credit/debit card. This authorization is to remain in effect until I notify Home Service of a change or cancellation.

WSA	Expiration Date:	
Card Number		
Supplement	 	

Please return this form in the postage-paid reply envelope provided. If the return envelope is missing, please mail this form to:

Home Service Aqua P.O. Box 8212 Lancaster, PA 17604

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<<Mr. Sample A. Sample --Mailing >> <<123 Anystreet Road>> <<Anytown, USA 12345>>

RE: The water service line at <<123 Anystreet Road>>

Dear <<Mr. Sample>>,

Aqua wants you to have the best possible protection in the event of a water service line emergency.

Your water service line is the line that brings fresh, clean water from the water company's connection in the street all the way into your home. If you are a homeowner, you are responsible for the repair and maintenance of this service line. Unfortunately, repairs to this line can be expensive requiring trained technicians with specialized equipment to locate and fix the leak. That's why we recommend that Aqua customers sign up for Water Service Line Coverage from Home Service.

With Water Service Line Coverage from Home Service, you won't have to worry about expensive repair bills or finding help in the event of an emergency. You'll benefit from:

- Emergency Service Hotline available 24 hours a day, 365 days a year.
- Professional and Priority response a locally licensed and fully insured Home Service contractor will make your covered emergency a priority.
- Up to \$3,500 per service call includes the cost of locating the service line burst or leak, plus labor and materials for repairing or replacing the service line.
- Up to two service calls can be made per year giving you \$7,000 of coverage annually.
- · Quality Work all permanent repairs are guaranteed for one year.

Water service line emergencies can happen at any time of the year. So why not join the over 85,000 Aqua customers who have already signed up for coverage? You'll get a year round emergency response service and avoid costly repair bills. Coverage costs just \$5.40 a month; so call TOLL-FREE 1-888-666-7711 to protect your home today!

Sincerely,

William Kephart, Jr.

National Customer Service Manager

Purchase price includes New York sales tax.

This letter was sent to you on behalf of Aqua New York and was paid for by Home Service.

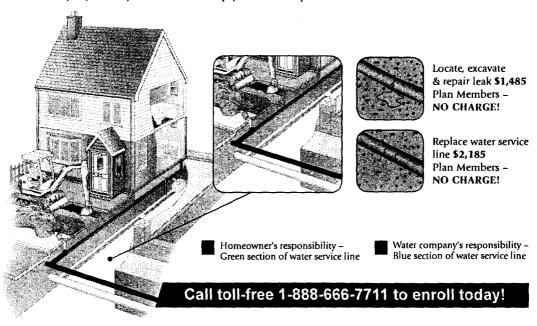
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a delegated authority from AMT Warranty Corp. who is your contract issuer. Home Service is an independent entity that is not affiliated with

Guaranteed Acceptance Form - Just 2 Simple Steps!

< <mr. 123="" 12345="" a.="" anystreet="" anytown,="" mailing="" road,="" sample="" sample,="" usa="">></mr.>	AYSS93A
Coverage Address (Insert below if different from mailing address):	
el # (Home) Tel # (Cell)	
Please indicate whether you'd like to pay monthly, quarterly or yearly:	

The illustration below shows the water service line that is your responsibility as a homeowner. Also shown are repairs that are commonly performed on this line and how much a Home Service contractor would typically charge customers who don't have Water Service Line Coverage. With Water Service Line Coverage from Home Service, you'll have peace of mind knowing that in the event of an emergency, help is available 24 hours a day, 365 days a year and you'll have no bill to pay for covered repairs.



Questions & Answers

What am I responsible for?

As a homeowner, you are responsible for the water service line on your property, from the water company's connection all the way into your home. The water company's connection is normally in the road in front of your home.

Does my homeowners insurance cover this?

Most homeowner's insurance policies do not cover repair or replacement of the water service line. If you find you have similar coverage, your service agreement fee will be refunded in full.

What is covered by this coverage?

You will be covered up to \$3,500 per service call for the cost of repairing or replacing burst or leaking water service lines. This includes all service call charges, labor and materials for covered repairs – so you'll have no bill to pay within the coverage limits.

Who is eligible to join?

Any single family residential homeowner with a home up to 5,001 sq. ft. can join. Tenants should check with their landlord before applying. Sorry, mobile homes, commercial properties and multi-unit dwellings are not eligible for coverage.

When can I make a service call?

Membership starts the day your Acceptance Form is processed and lasts one year. To prevent service calls on pre-existing problems (and

to keep fees low for everyone), there is a 30-day period at the start of your contract before you can make a service call – giving you 11 months of coverage during your first year of enrollment.

Am I restricted to only one service call per year?

You can make up to two service calls per year, giving you a total of up to \$7,000 of coverage every year.

What quality of repair can I expect?

A high-quality, licensed and insured contractor will be responsible for handling your emerge

What is E-Z PAY?

E-Z Pay is a paperless, stress free, simple, and secure way to safeguard your privacy because you authorize us to automatically debit your bank/checking account as your payment becomes due, at no additional cost! Your coverage will be automatically renewed so there's no risk of it expiring and losing your benefits. We will automatically debit the checking account from which you wrote your first payment. You choose your payment

frequency and we take care of the rest!

Your authorization remains in effect until you notify Home Service of change or cancellation. It's that simple!



Guaranteed Acceptance Form - Just 2 Simple Steps!

2 Complete the details for your payment method below a	and return	this form in the postage-paid reply	envelope provided.
E-Z PAY - Checking Account		Credit Card	
I authorize Home Service to charge my first and all future payments to my checking account and my financial institution to debit these payments from my checking account. This authorization is to remain in effect until Home Service receives notification of termination.		I authorize Home Service to charge my first and all future payments to my credit card and my financial institution to debit these payments from my credit card. This authorization is to remain in effect until Home Service receives notification of termination.	
1 have enclosed a check for my first payment and understand that all future payments will be charged to this account.	OR		expiration Date:
Signature:		Card Number:	ست ست
PLEASE MAKE YOUR CHECK PAYABLE TO HOME SERVICE			
If return envelope is missing, please mail this form to: Home Service, P.O. Box 8212, Lancaster, PA 17604.		Signature:	

E6SSAV



<<Mr. Sample A Sample>>
<<Mailing Address Line 1>>
<<Mailings Address Line 2>>
<<Anytown, USA 12345>>

Reply By: X/XX/09

RE: Water supply pipe information for homeowners in the <<Anytown>> area

Dear <<Mr. Sample>>,

Your water service line is the pipe that brings fresh water into your home. If you are the homeowner of <<Service Address Line 1>>, you are responsible for the repair and maintenance of this supply line, from the water company's connection all the way into your home.

Problems with your water service line can occur at any time of the year, caused by soil conditions, shrinking ground or simply age. These emergencies can be a real headache; on top of the mess and the inconvenience, repairs can be very expensive and finding help with specialized repair equipment can be difficult.

While we prefer that our customers never experience such an emergency, we all know that these things can happen. In such a situation, you should have the best protection. That's why we recommend that you consider Water Service Line Coverage from Home Service.

With Water Service Line Coverage, you'll benefit from:

- 24-hour Emergency Service Hotline Available 24 hours a day, 365 days a year, ready to respond to a call from your home.
- Priority response A Home Service contractor will make the covered emergency at your home a priority.
- No bills to pay All costs are covered for locating and repairing or replacing the water service line emergency at your home, up to \$3,500 per service call and up to two service calls per year, giving you \$7,000 in annual repair coverage.
- No deductibles or service/trip charges.

Water service line emergencies can happen at any time of the year, so why not protect the line that brings fresh water into your home? With Water Service Line Coverage you'll get year-round emergency response service and avoid costly repair bills. Coverage costs just \$5.40 a month; so call now TOLL-FREE 1-888-666-7711 to protect your home today!

Sincerely

William V. Kephart, Jr.

National Customer Service Manager

P.S. Protect the line that brings fresh water into your home. You'll get 24 hour a day coverage for your water service line for less than 18¢ per day and no deductible. Call TOLL-FREE 1-888-666-7711 today to enroll!

Call TOLL-FREE 1-888-666-7711

Available: Mon. - Fri. 8 a.m. - 8 p.m. Sat. 10 a.m. - 4 p.m. EST

<< Purchase price includes New York sales tax.>>

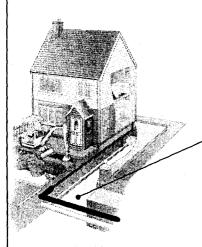
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Guaranteed Acceptance Form – Just 2 Simple Steps!

< <mr. sample<="" th=""><th>A. Sample, Mailing Address Line 1, Mailing Ad</th><th>ldress Line 2, Any</th><th>town, USA 12345 >></th><th>AQNYA-SWN-409A</th></mr.>	A. Sample, Mailing Address Line 1, Mailing Ad	ldress Line 2, Any	town, USA 12345 >>	AQNYA-SWN-409A
Service Address	s (Insert below if different than mailing address):			
Tel # (Home)		Tel # (Cell)		
TEP 1	Please choose your payment schedule:			

Please complete reverse side of form.

The illustrations below show where things are likely to go wrong with your water service line - and how much a Home Service contractor would typically charge customers who don't have Water Service Line Coverage. How would you cope if it happened to you? With Water Service Line Coverage from Home Service, it's not something you have to worry about - you'll get an emergency response and no bill to pay for covered repairs.



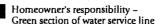




Locate, excavate & repair leak \$1,485 Plan Members -NO CHARGE!



Replace water service line \$2,185 Plan Members -NO CHARGE!



Water company's responsibility* -Blue section of water service line

*In some towns, the line beyond the property boundary to the main connection in the street may be the homeowner's responsibility

Call TOLL-FREE 1-888-666-7711

Available: Mon. - Fri. 8 a.m. - 8 p.m. Sat. 10 a.m. - 4 p.m. EST

Questions & Answers

- Q. What am I responsible for?
- As a homeowner, you are responsible for the water service line on your property, from the water company's connection all the way into your home. The water company's connection is normally in the road in front of your home.
- Q. Does my homeowners insurance cover this?
- Most homeowner's insurance policies do not cover repair or replacement of the water service line. If you find you have similar coverage, your service agreement fee will be refunded in full.
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- You will be covered up to \$3,500 per covered service call for the cost of repairing or replacing burst or leaking water service lines. This includes all service call charges, labor and materials - so you'll have no bill to pay within the generous coverage limits.
- Who is eligible to join?
- Any single family residential homeowner with a home up to 5,001 sq. ft. can join. Tenants should check with their landlord before applying. Sorry, mobile homes, commercial properties and multi-unit dwellings are not eligible for coverage.
- Q. When can I make a service call?
- A. Membership starts the day your Acceptance Form is processed and lasts for one year. There is an initial 30-day waiting period to make a claim, giving you 11-months of coverage during the first year of coverage. This prevents service calls on pre-existing conditions and helps keep the coverage affordable.
- Q. Am I restricted to only one service call per year?
 - You can make up to two service calls per year, giving you a total of up to \$7,000 of coverage every year.

- O. Is this coverage mandatory?
- No, this is an optional service. You are not required to purchase this coverage from Home Service; it may be obtained from other suppliers.
- Who is Home Service?
- Management Home Service is a leading provider of emergency home repair services and protection solutions serving hundreds of thousands of households
- Who can I call if I have any more questions?
- Please call Home Service at 1-888-666-8075 if you have any further questions about Water Service Line Coverage.
- How do I set up coverage?
- To join immediately, call TOLL-FREE1-888-666-7711. You can pay by E-Z PAY, credit or debit card over the phone. You can also send a check/money order payable to HOME SERVICE in the envelope provided.
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- I am not an Agua customer. Can I still enroll?
- Everyone in your area is eligible to enroll regardless of who your water supplier is.

Guaranteed Acceptance Form – Just 2 Simple Steps!

STEP 2 Select payment method A or B and complete the details below.

A. E-Z PAY - Checking Account

I authorize Home Service to automatically charge my first and all future payments to my checking account and my financial institution to debit these payments from my checking account. This authorization is to remain in effect until I notify Home Service of a change or cancellation.

this	ve enclosed a check for my first payment and understand all future payments will be automatically charged to account unless I notify Home Service of a change or cellation.
Signature	

PLEASE MAKE YOUR CHECK PAYABLE TO HOME SERVICE

B. Credit/Debit Card

I authorize Home Service to automatically charge my first and all future payments to my credit/debit card. This authorization is to remain in effect until I notify Home Service of a change or cancellation.

☐ VISA	MASTERCARD	Exp.Date:	_
Card Number:			
Signature			_

Please return this form in the postage-paid reply envelope provided. If the return envelope is missing, please mail this form to: Home Service, Aqua, P.O. Box 378, Merrick, NY 11566.