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Consumer Advisory

Do the Research before Purchasing a Water Line Warranty

Homeowners in the Denver Metro area are receiving solicitation letters from Home Serve, a Florida-based company that offers a warranty plan on residential water service lines. The warranty covers repair costs to water lines in the event of a residential water line leakage or break. According to the company's literature, homeowners are responsible for water line damage that is located on residential property adjacent to public areas maintained by the municipal water company. Are such warranties necessary? Only the homeowner can determine the value of such a service and this requires some work on the front end. The following are points to consider before making a decision:

- Know and fully understand what you as a homeowner are responsible for if a water line breaks between your house and common areas maintained by your local water company. City and County of Denver residents can access this information by clicking on the Denver Water website at <http://www.denverwater.org/WaterServiceSupport/TroubleshootingRepairs/Leaks/> *Note that Denver Water services most, but not all areas of the Denver Metro area. To determine your local water utility, go to <http://www.denverwater.org/AboutUs/ServiceArea/> and click on Service Area Map in the right-hand box.
- Next, review your homeowner's insurance policy carefully to determine your extent of coverage and to identify coverage gaps. As a precaution, it is always a good idea to sit down with your insurance agent annually, and prior to a catastrophe.
- Home Serve, a Florida-based company, contracts with local plumbers to perform the warranted work. Check with your local building department to make certain that the service meets local plumbing codes.
- Understand all inclusions and exclusions which are listed in the fine print at the bottom of the Home Serve letter.
- Consider paying by credit card. If a problem arises, charges on your CC can be disputed.
- To access Home Serve's rating by the Denver/Boulder Better Business Bureau, go to <http://www.denver.bbb.org> and click on Check out a Business or Charity.

Denver DA's Fraud Line: 720-913-9179

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