## NEWSLETTER

## Sewer and Water Insurance Plans

The Ralston Valley Water and Sanitation District wants to remind our customers that offers for water and sewer service line insurance are not associated with the District nor does Ralston Valley have any connection with any such insurance carrier.

On occasion, private companies send letters to residents offering a repair plan for the water or sewer service line extending from the home to the water meter pit, or for the sewer to the mainline in the street.

These letters state that the line extending from the house to the water meter is the homeowners responsibility. This means that if the home service line experiences a crack or a break, the resident is responsible for cost of the repair.

While this is in fact true, some sales literature from these companies has confused residents, making them feel they are required to have an insurance policy separate from their homeowners policy to cover any service line damage.

## **Items to Consider**

Review your homeowners insurance plan to determine if water and sewer service line insurance is already provided. \*Determine if there are prior issues with your service line or that there has been a problem in your area. \*Compare several private insurance policies to find the one that may best suit you or your needs. \*Read the fine print carefully. \*Check the company standing with the BBB. \* There are no laws that require you to insure your water or sewer service. \*If you receive a phone call from a salesperson and they introduce themselves as having a relationship with Ralston Valley Water, this is false. \*Ralston Valley Water is not affiliated with any of these insurance providers.

## Sewer Video Reveiw

Over several years a few homeowners in the community have had their residential sewer service lines replaced after an inspection by a contractor. RVWSD will be more than happy to review the video disc with residents to help you make an informed decision. Remember to always receive at least three bids from licensed and insured contractors, make sure you obtain a pre construction video for your records and or insurance purposes before work begins, never pay any money until the work is inspected and completed to your satisfaction.