Water-Sewer Service Line Insurance Inquiries:

<u>Water Service Lines</u> - Broomfield is responsible for maintaining the **water service line** from the water main in the street to the meter box or curb stop (shut-off valve) located behind the sidewalk or curb. Homeowners are responsible for the water service line from the meter pit/curb stop to the home. Broomfield's Standards and Specifications require the use of copper piping from the City main line to the home. Copper piping is a standard in the industry and has a life expectancy of over 75 years. Repairs of water service lines can range from \$500 to \$3,000 depending on length and depth.

<u>Sewer Service Lines</u> - Property owners are responsible for the **sewer service line** from the City mainline in the street into and throughout their home. Clay pipes were generally used for sewer service lines that were constructed before 1980 and PVC or plastic pipes were used afterwards. The average lifespan of a clay pipe is 60+ years, and the average lifespan of a PVC pipe is 100+ years. The most common problem with a sewer service line is not the age, but a build-up of grease or the intrusion of roots, which can lead to backups in basements. A routine maintenance program may be beneficial to prevent any unexpected backup problem. Sewer service line repairs can range from \$1,000 to \$8,000 depending on the contractor hired and the length and depth.

Broomfield is neither advocating nor condemning the companies that offer water/sewer service line programs. It is recommended that you verify specific coverage and limitations associated with your homeowners' insurance policy and inquire about any optional riders or coverage before enrolling in any of these protection programs. In addition, homeowners should thoroughly review the details of protection programs, research the companies who offer these programs, and ask questions. Here are some questions that could help in making a decision:

- What is the response time from time of failure to repair? How long will you be out of service (5 hours, 24 hours, 2 days, etc.)?
- What qualifies for coverage (either a point repair or replacement of entire service line)?
- What are the monthly or annual fees?
- Can you provide references (local participants that are enrolled in the program and have recently had repairs completed)?
- What are the limits of the coverage in terms of the physical extents and dollar amounts?
- How many repairs does this coverage cover?
- Are there any deductibles?
- What local contractors are they using and are they reputable?
- Do the service line repairs pay for restoration of landscaping, sidewalks, driveways or streets? (These extra costs can be substantial after repairs are made.)

If you have any further questions regarding the validity of these types of mailings, please contact Public Works Field Services via email or by calling 303.438.6334.