

SOME OF OUR RESIDENTS HAVE RECEIVED A LETTER FROM HOMESERVE USA REGARDING WATER OR SEWER LINE BREAKS ... IT IS NOT FROM THE VILLAGE OF REEDSVILLE.

Some area residents have received a letter regarding water or sewer line breaks. The residents seemed confused by the letter so they contacted the Village office to request more information. The letter was not sent by the Village and was then given to the police department. The Village Police Department checked with the Better Business Bureau and found the letter comes from a legitimate company called HomeServe USA. In checking with the Better Business Bureau the Police Department found there have been some complaints filed against the company and as always remind residents to read all information carefully and contact local contractors before having any work done on your home.

The following article was recently in the Appleton Post Crescent and is written by Susan Bach regional director of the Better Business Bureau for northeastern Wisconsin. She can be reached at sbach@wisconsin.bbb.org or 920-734-4352.

Homeowners in northeast Wisconsin are being inundated this week with mail solicitations from a company called HomeServe USA. Some consumers have called the Better Business Bureau and have been confused, frightened and unsure what to do with these letters, which seem urgent and come with a 30-day deadline to respond. Most callers just want to know if the offer, and the company, is legitimate.

Yes, HomeServe USA is a legitimate, private company located in Stamford, Conn., that offers coverage for water or sewer line breaks. Contrary to what you might believe, these letters are not coming from your local municipality or utility company. In fact, if you read the letter closely, you should see the company's disclaimer that it's an independent company, separate from local utilities.

The BBB has been aware of HomeServe USA for quite some time. In the past 36 months, more than 300 consumers from across the country have filed a complaint with the BBB against the company, and most of these complaints have been resolved to the customers' satisfaction.

In 2013, the BBB asked HomeServe USA to modify its print solicitations to make it clear that it's a private company and that it doesn't have a physical address in the state. The company voluntarily complied. Since then, complaints against it have been declining.

Should you enroll? That's a decision that only you can make. First, evaluate the risk. Are water or sewer line breaks prevalent where you live? Call your local utility company and ask how frequently breaks occur that are the homeowner's responsibility to fix. The answer in Green Bay, according to the water utility there, is about a dozen times a year for the utility's 36,000-plus customers.

Next, ask yourself if the cost of HomeServe USA's service is worth the price. Evaluate the service much like you would evaluate the cost of purchasing an extended warranty on a new appliance or electronic item. If it does break, would the cost to repair or replace it exceed the cost of the warranty?

Depending on where you live and the extent of the damage, the average price to repair a water line break is approximately \$1,000, according to Homeadvisor.com.

Finally, remember that the company's service is optional. You're not required to purchase it, so don't be fooled by any language in the letter or its "official" appearance that seems to imply otherwise.

For more information, check out the BBB's Business Review for HomeServe USA at www.bbb.org. In fact, it's always a good idea to check out any company with the Better Business Bureau before buying its product or service. Our business reviews are free, and they could protect you from getting scammed

Second, make a call to your insurance agent, and see if you're already covered in case of such an event. Will your homeowner's insurance cover the cost to fix the water line break, or just repair the water damage caused by it, or both? Posted January 11, 2014.

<http://www.postcrescent.com/article/20140111/APC03/301110321/Susan-Bach-column-Solicitations-water-break-coverage-legitimate-vague>