MARSHALL COUNTY BOARD OF PUBLIC UTILITIES

624 West Commerce St. Lewisburg, TN 37091 (931) 359-6905

Marshall County Board of Public Utilities has been notified with concerns about a letter that has been circulating in Marshall County. The letter is from HomeServe USA Repair Management Corp. ("HomeServe"). The letter states that "HomeServe is an independent company separate from your local utility and offers this optional service as an authorized representative of AMT Warranty Corp., the contract issuer. HomeServe's corporate offices are located in Norwalk, CT." Marshall County Board of Public Utilities is not associated with HomeServe and does not endorse them as an insurance agency.

MCBPU urges customers to be aware of letters like this urging you to buy waterline insurance. The mailout states homeowners are responsible for maintaining and repairing the water service line connecting to their houses under their property. The letter also states that those repairs are not typically covered by homeowners insurance. While this may be true, the homeowner should consider the cost of the insurance vs how much it would cost to have your waterline repaired, should it ever need repair.

The BBB recommends the following tips:

- Read the service contract very carefully and make sure you have a clear understanding of it, especially the exclusions, before agreeing to buy coverage. Don't purchase coverage over the phone without seeing a contract with all verbal promises in writing.
- Make sure you're familiar with the company's cancellation policy and the Federal Trade Commissions Cooling Off Rule.
- Check the company's BBB Business Review at <u>www.bbb.org</u> to see if there are any unanswered, unresolved or unusual pattern of complaints that other consumers have noticed.

If you have any questions, please call our office 931-359-6905. "This institution is an equal opportunity provider and employer.

If you wish to file a Civil Rights program complaint or discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint filing cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410.

by fax (202)690-7442 or email at program.intake@usda.gov"