



Brookfield residents can get sewer line insurance *Policy could cushion blow of cost for repair*

By BOB UPHUES
Editor

Brookfield residents will soon be able to take out an insurance policy against the cost of replacing a collapsed sewer service line, courtesy of an agreement the village board approved on March 12 with a Pennsylvania-based company.

Trustees voted unanimously for a one-year contract with Utility Service Partners, which is rolling out sewer and water line warranties for homeowners. The warranties will cover up to \$4,000 to repair broken or leaking sewer and water lines that run from the mains to local residences. In addition, the sewer line warranty also covers up to \$4,000 in costs for street cutting, while the water line warranty covers up to \$500 for sidewalk cutting. The program does not apply to commercial property owners.

The sewer line warranties will be offered to Brookfield residents this spring, with water line warranties following in the fall.

According to the Utility Service Partners website, the company created the program in association with the National League of Cities (NLC), a nonprofit organization that lobbies federal legislators on issues facing municipalities, such as transportation and infrastructure, and provides programs that help municipalities aid their residents.

The NLC Service Line Warranty program was announced last year and made available in 21 states, including Illinois. Since then it has been offered to 23 more states. Other Chicago suburban municipalities that have signed on to provide the service line warranties include Westchester, Orland Hills, Franklin Park and North Chicago.

Village Manager Riccardo Ginex said that such repairs are not typically covered by homeowner's insurance policies.

Homeowners can voluntarily choose the warranty coverage and would pay, on average, about \$6 per month for sewer line coverage or water line coverage, said Oscar Arras, regional account manager for Utility Service Partners.

Residents will be contacted by Utility Service Partners, which buys mailing lists for such purposes and sends out letters bearing the village's seal. The company, not the village, handles all billing issues.

While the company touts the program as a potential savings to residents, it also is being promoted to municipalities as a revenue generator. Utility Service Partners says it offers a "royalty" of 10 percent for every dollar the company receives from residents who sign up for the service.

However, in Brookfield's case, the village is passing along the 10-percent royalty as a discount to residents, according to the contract passed by trustees last week.

Ginex said the company will use local contractors for any work and that the village will provide Utility Service Partners with a list of local businesses to choose from.

"They ask for a list of licensed plumbers in town to be used on a rotating basis," Ginex said.

Any time a request for works comes in, it will be addressed within 24 hours, said Ginex, unless it's an emergency. If the cost for the repair is \$4,000 or less, residents won't have to pay the contractor for the work.

"No money exchanges hands; that's between the contractor and USP," said Ginex.