

# Do I need a water or sewer line warranty?



It's not uncommon to have homeowners tell us they don't need a water or sewer line warranty because their lines haven't broken and will never break. While we've uncovered this is far from the truth – many homeowners are unsure if they need a water or sewer line warranty. When evaluating whether or not to purchase a water or sewer line warranty, homeowners must first understand the coverage details. Warranties are not the same as insurance. While insurance typically covers damage to personal property as a result of service line failures, disasters and extreme circumstances (such as fire, flood, etc.), warranties focus on normal wear and tear – such as aging, ground shifting and tree root intrusion. Problems due to normal wear and tear with the sewer and water lines located outside the home are usually not covered under traditional homeowner's insurance policies and could be very costly to replace or repair.

When considering whether or not to invest in a water or sewer line warranty, consider the following:

## Age of the home

It's common knowledge as products age, the failure rate increases. While newer homes with PVC pipes may be at lower risk than a 50-year-old home with clay pipes, the age of your home can help determine your need. As homes age, so does the infrastructure supplying water to and removing waste from them.

## Types of pipes and length of lines

Do you know of what materials the water and sewer lines inside and outside of your home are made? Some materials are more prone to problems and have shorter life expectancies than others. Knowing what the lines are made of can help determine the level of risk. In addition, the longer the line, the greater the risk of failure and the higher the cost to replace them.

## Weather

Weather conditions can affect a pipe's life expectancy and conditions as they swell with changes in temperature and ground shifting. If the area in which you live is prone to heavy rainfall, droughts or extreme temperature changes – your infrastructure could be at risk.

## Plants

The closer your water and sewer lines are to the ground's surface and plants and trees, the greater the chance of roots permeating the pipes. It only takes a small pinhole for a root to begin to infiltrate the line, which may result in a leak, clog or break.

**Cost**

What is the cost-benefit ratio? Should you pay a small monthly fee for the warranty or do you have enough in your emergency fund to pay for a repair that could cost from \$1,300 to \$3,500 or more?

**Fine Print**

Check out the Terms and Conditions of the warranty. Do they adequately cover your particular situation?

**Company**

Before buying any product, do your homework; research financial stability, outstanding consumer complaints, etc.

**Time**

One of the many benefits of participating in a maintenance or warranty program is the ability to make one call to solve the problem. If your service line breaks, consider the time invested in locating a qualified, local plumber and scheduling the visit, which may require taking time off from work and is disruptive to your daily routine.