Home Emergency
Insurance Solutions

Thomas Rusin
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Stamford, CT 06902

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May 7, 2012

Richard D Ballengee
Mayor
100 E Main St
Christiansburg, VA 24073-3029

To the Honorable Mayor Richard D Ballengee:

This letter is intended as a professional courtesy to inform you that Home Emergency Insurance Solutions will be mailing a solicitation for our Water Line Insurance Protection to residents of Christiansburg starting in May.

In anticipation of this mailing, I am writing to share with you some important information about Home Emergency Insurance Solutions, water service line emergencies and our Water Line Insurance Protection.

ABOUT HOME EMERGENCY INSURANCE SOLUTIONS

- Operating in the US since 2003, Home Emergency Insurance Solutions is an independent company.
- We provide emergency repair services to over 1,000,000 homeowners from coast to coast.
- Over $75 million in services delivered in the last 3 years.
- All of our service and repair plans are optional.
- Repair services are performed by locally established, licensed and insured independent contractors.
- 25 municipal and investor owned utility companies have chosen Home Emergency Insurance Solutions to be their official provider of emergency home repair services.
- Unless we have a partnership with the community or utility to provide our service, Home Emergency Insurance Solutions materials do not indicate any endorsement.

ABOUT EXTERIOR WATER SERVICE LINE EMERGENCIES

- According to our repair records and US Census Bureau data[1], we estimate there will be over 1,000,000 water service line emergencies in the US in 2012.
- A national survey conducted by GfK Roper Custom Research[2] found that nearly 50% of homeowners surveyed don't know that they are responsible for repairs to the water line on their property. We attempt to verify homeowner responsibilities based on local ordinances, codes and/or laws in your community before mailing
- Repairing a section of water service line costs an average of $2,300[3].
- According to the National Foundation for Credit Counseling, 64% of Americans do not have $1,000 in savings to pay for emergency repairs.

ABOUT WATER LINE INSURANCE PROTECTION

Water Line Insurance Protection from Home Emergency Insurance Solutions provides eligible homeowners with:

- Protection against the costs of most types of common repairs to exterior water service lines
- 24-hour Emergency Repair Hotline with priority repair status
- Local, licensed and insured contractors who live and work in the area to perform the repairs
- A one-year guarantee on all repairs

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[1]US Census American Community Service estimate of detached or attached single-family residences in the US and 2011 Home Emergency Insurance Solutions national water service line repair frequency experience

[2]GfK Roper Custom Research – July 2011

[3]2011 Home Emergency Insurance Solutions national average repair cost experience

I hope this information gives you some background on our company and our protection plan. If you or any of your constituents have questions about our products, please feel free to call me at 1-855-530-8616.

We look forward to providing Christiansburg homeowners with this valuable coverage and bringing more repair work to contractors in your community.

Sincerely,

Tom Rusin
Chief Executive Officer
Tom.Rusin@HomeServeUSA.com