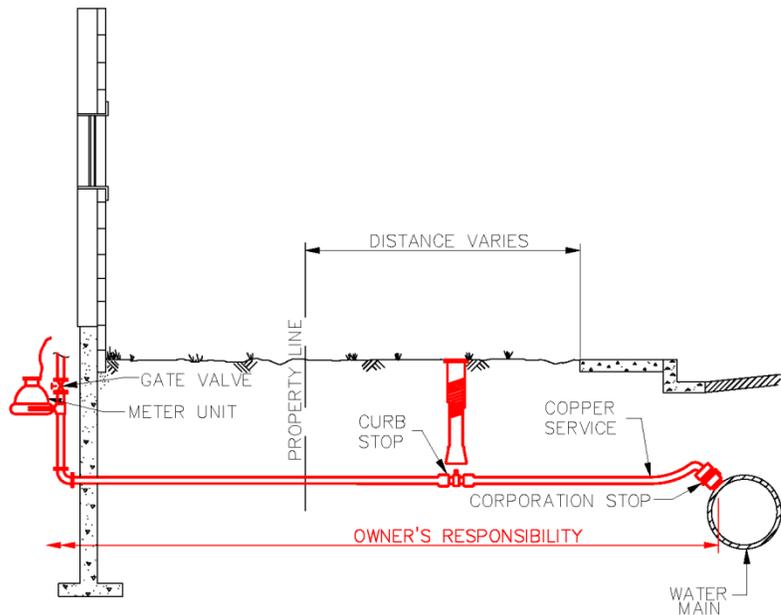


Did you know that you are responsible for repairs to your water and wastewater service lines?

In Golden, the city is responsible for maintenance and repair of water and sewer mains throughout the city. Property owners are responsible for service lines leading to, and inside, homes or businesses. This includes all pipes, fittings and valves, but does not include the water meter which is maintained by the city. If you are concerned about the possibility of having to repair or replace your service line, which can run into the thousands of dollars, insurance coverage may be available as an additional rider on your homeowner's insurance policy. There are also companies that specialize in utility line service plans or warranty programs.

Before you commit to the fees associated with such coverage, please keep in mind that you may never need to replace or repair your service line. If you live in an older neighborhood, you may be able to gauge your risk by talking to neighbors to see if they ever had to make repairs. Or, you can pay to get a video of your sewer service line (but not your water service line) to evaluate its condition. Also keep in mind that the coverage you purchase may have exclusions based on pre-existing conditions, caps on coverage or limit your choice of contractor to complete repairs.



Do your homework before deciding to purchase insurance or warranty coverage.