

Residential Septic System Repair & Replacement Plan

Pro-sept™

Help **Eliminate** Your Customer's Concerns!

Most homeowner's insurance policies do not provide coverage for the repair or replacement of a residential septic system. A replacement septic system can cost tens of thousands of dollars! That is where the Pro-Sept Septic System Protection Plan comes in! The residential septic system program covers repair and replacement costs in the event of a covered septic system malfunction.

Program Summary

Enrollment Process

- ✦ Inspector completes the Enrollment Application to be accepted as an approved inspector
- ✦ **For Brand New Systems**, homeowner provides a copy of the installation paperwork and proof of the township's approval for operation.
- ✦ **For Existing Systems**, system must be pumped and have a full system inspection performed by the approved inspector no more than 90 days prior to applying.
- ✦ Homeowner submits an application along with the required paperwork and term payment.
- ✦ Homeowner must have the system pumped every 1-3 years in order to renew. Frequency based on the inspector's recommendation.
- ✦ \$30 Fee per enrollment paid to inspector on a quarterly basis.

Term

- ✦ **For Brand New Systems**, we will provide protection for years 2-3 from the date of installation. (The installer is typically responsible for the first year.)
- ✦ **For Existing Systems**, we will provide a one year term. Systems **30 years old or less** are eligible.

- ✦ Up to **\$25,000** towards repairs or replacement in the event of a system malfunction
- ✦ Low **\$500** deductible for minor repairs
\$2,500 deductible for repair or replacement of the leaching system
- ✦ Starting at **\$465** per term for systems 0 - 15 years old
Starting at **\$535** per term for systems 16 - 30 years old
- ✦ Up to **\$2,500** sublimit for septic tank repair or replacement
- ✦ Transferable to an eligible new homeowner
- ✦ Inspector earns **\$30 referral fee** for each enrollment
- ✦ Currently available in most states. Contact Pro-Sept for a complete list.
- ✦ **Major Exclusions:** Negligence, routine maintenance, abuse, liability to a 3rd party, damage to physical structure of residence, cesspools, seepage pits.

Endorsed By
NOWRA
National Onsite Wastewater
Recycling Association

Toll Free: 888-354-0677
www.PowderhornAgency.com

Pricing varies and is subject to change. This is intended as a brief plan summary only. Exclusions and limitations apply. See terms and conditions for complete details at www.powderhornagency.com. The Pro-Sept Service Agreement is administered by The Powderhorn Agency, Inc. located at 353 Candlewood Lake Rd., Brookfield, CT 06804 and is provided by TWG Home Warranty Services, Inc.; or Virginia Surety Company, Inc.; or Service Plan of Florida, Inc. (depending on your state of residence) located at 175 W Jackson Blvd. Chicago, IL 60604.

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