



SPA  
Future  
Thinking.

# Third Party Marketing

Understanding customer views on third party marketing via water and/or sewerage companies

FINAL REPORT

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# 1. Executive Summary

## 1.1. Objectives

- 1.1.1. SPA Future Thinking was commissioned by the Consumer Council for Water (CCWater) to undertake a programme of research to assess the views of water bill payers (all owner-occupiers) in England and Wales towards the practice of third party marketing via water and/or sewerage companies.
- 1.1.2. The objectives of the research were to explore:-
- customer acceptance of the principle of third party marketing
  - customer perceptions of product relevance
  - customer understanding of the concept of third party marketing
  - identify need for action and/or improvements to current practice in relation to third party marketing via water and/or sewerage companies

## 1.2. Approach

- 1.2.1. SPA Future Thinking conducted a two-phase research programme comprising:-
- Six mini focus groups with owner-occupiers<sup>1</sup>:-
    - three with owner-occupiers who had taken up services as a result of third party marketing from water and/or sewerage companies
    - three with owner-occupiers who had not taken up any services as a result of water industry marketing
  - Quantitative survey of 1,120 owner-occupiers in England and Wales

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<sup>1</sup> The sample was made up of owner-occupiers as they are the ones who are eligible for the services being marketed. Throughout the report where we refer to customers this is intended to imply customers who are bill payers.

## 1.3. Main findings

- 1.3.1. The majority of customers accept the practice of third party marketing via their water and/or sewerage company on a number of different levels.
- 1.3.2. Three-quarters believe it is important for water and sewerage companies to give customers the opportunity to access such information from other organisations.
- 1.3.3. 61% say that water and sewerage companies should be telling people about different products and services and that this could come from third party organisations.
- 1.3.4. The content and information within example marketing material was well-received; respondents to the survey and qualitative phases largely viewed it as useful, informative and appropriate. Information provision regarding householder responsibilities and services which can offer reassurance was deemed helpful.
- 1.3.5. Among the 103 survey respondents who were third party customers as a result of water and/or sewerage company marketing, experiences are very positive. There are high levels of satisfaction with the products and services they have and no discontent stated with initial introductory practices.
- 1.3.6. Consideration of example marketing material found that customers would favour greater clarity on some aspects, most notably:-
  - provider of the service
  - cancellation options
  - how to be removed from the marketing list
- 1.3.7. A minority of customers oppose the practice of third party marketing in principle but are content to receive information on services and products from their water and/or sewerage company.
- 1.3.8. Some respondents claimed such information is intrusive or unnecessary mainly saying they would wish to research such offers themselves (rather than passively receive information) and they generally dislike unsolicited mail.

## 1.4. Recommendations

- 1.4.1. Findings show that most customers are unconcerned regarding the practice of water and/or sewerage companies marketing in association with third parties.
- 1.4.2. Those who are dissatisfied with the information received from their water and/or sewerage companies do not spontaneously state information regarding third party service and product offerings being the cause.
- 1.4.3. However some improvements to example marketing material were identified to assist customers in digesting information and being able to make a more informed choice on whether to proceed with the purchase of a product or service.
- 1.4.4. CCWater may wish to consider working with water and/or sewerage companies as well as third party organisations to address the aspects of marketing material identified for improvement by ensuring that:-
  - the third party organisation is clearly referenced
  - greater prominence is given to future op-out procedures
  - cancellation options for advertised policies are clear to customers

## 2. Background and Objectives

### 2.1. Background

- 2.1.1. SPA Future Thinking was commissioned by the Consumer Council for Water (CCWater) to undertake a programme of research to assess the views of water bill payers (who are all owner-occupiers<sup>2</sup>) in England and Wales towards the practice of third party marketing via water and/or sewerage companies.
- 2.1.2. Water and sewerage companies are in a unique position to understand the maintenance issues which can and do occur within the boundary of a customers' property. They are entitled to contact their customers about products and services related to these issues.
- 2.1.3. Currently several water and/or sewerage companies have agreements to allow other organisations to include materials with bills which are sent to customers, or send mail via direct marketing with reference to the incumbent water and/or sewerage company.
- 2.1.4. Water and sewerage companies can charge a fee to other organisations in order to provide a list of people who have not opted out of communications from third parties. The recipient organisation will then cleanse and profile from the list to identify who is appropriate to contact. These organisations usually promote products which may be seen as a value-added service related to the water and sewerage industry – such as insurance for private pipes and sewer repairs and water efficient products such as water butts.
- 2.1.5. CCWater has previously expressed concerns about the potential for water customers to be confused about the relationship between third parties and water and/or sewerage companies they are working with.
- 2.1.6. Impartial research was required to provide a definitive view at England and Wales level, to aid CCWater, and industry understanding of what customers think about marketing arrangements between water and/or sewerage companies and third parties working in association with them about these products and services.
- 2.1.7. To add depth to this research, CCWater worked with HomeServe who have affinity partnerships with a number of water and/or sewerage companies. This provided SPA Future Thinking with access to data for sample of existing HomeServe customers and provision of template marketing materials to use as stimulus within the research.

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<sup>2</sup> The sample was made up of owner-occupiers as they are the ones who are eligible for the services being marketed. Throughout the report where we refer to customers this is intended to imply customers who are bill payers.

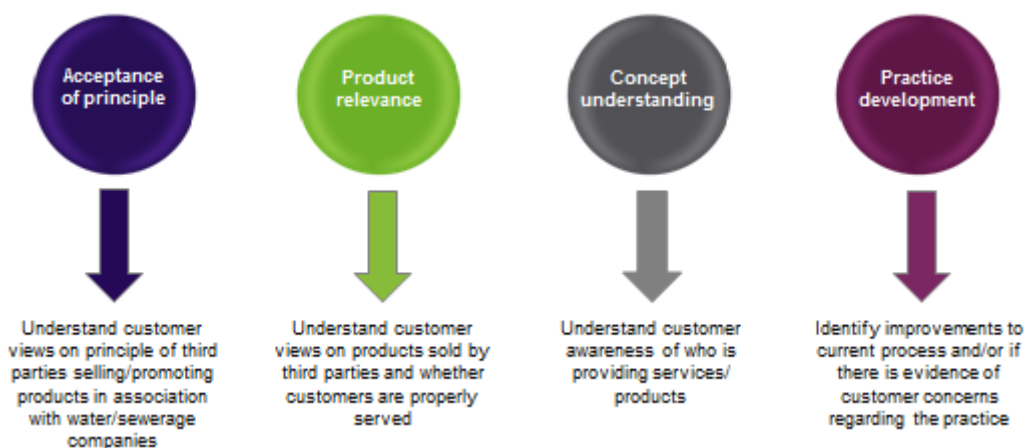
2.1.8. The research will be used to inform CCWater, and to consider if there are any substantive issues in the view of customers, and if so how these might be addressed in terms of improvements to the process.

## 2.2. Objectives

- Understand customer views on the principle of third parties selling/promoting (insurance) products in association with water and/or sewerage companies;
- Understand customer views on the (insurance) products sold by third parties in association with water and/or sewerage companies;
- Understand if customers are aware who provides the products sold by third parties;
- Enable CCWater to determine if customers are being properly served by these products;
- Enable CCWater to suggest improvements to the process, based on evidence of customer views, or if the research finds substantive evidence of customer concerns, to challenge companies about the promotion of the products themselves.

## 2.3. Research aims

2.3.1. For this research programme CCWater specifically wished to explore the following objectives:-



## 2.4. Approach

- 2.4.1. A two-stage, phased research programme was adopted to explore the issues around customers' views on third party marketing in the water and sewerage industry. A phased approach to the research ensured that this consultation opportunity was fully utilised and provides a sound basis for CCWater to help inform the debate on third party marketing.
- 2.4.2. Firstly, qualitative research was carried out to provide valuable insights into the range of customers' views, attitudes and perceptions towards third party marketing.
- 2.4.3. The results of this qualitative research were then used to inform the quantitative phase.
- 2.4.4. The quantitative survey built on the information gained in the first phase of the research and provides statistically robust results to allow CCWater to thoroughly examine the issues surrounding third party marketing in the water industry.
- 2.4.5. In summary the research programme comprised:-
- six mini-groups, of 4-6 participants in each, to provide depth of understanding of customers' views and inform the second research phase;
  - a quantitative survey of 1,120 interviews with owner-occupiers, conducted online and face-to-face.

### *Phase 1 – Qualitative focus groups*

- 2.4.6. Six mini- groups (all with owner-occupiers) were conducted with:-
- Water customers with responsibility for water bills and who were also owner-occupiers but who had not taken up any products and services as a result of third party marketing information; and
  - HomeServe customers who by definition were customers and were also water bill payers
- 2.4.7. The research took place in January 2013 and participants were given an incentive as a thank-you for taking part.
- 2.4.8. The first groups which took place in the Midlands were held in a viewing studio, observed by members of CCWater and HomeServe. These groups were used as pilots to test the discussion guide to



ensure it was working well. The discussion guide was then refined after the pilot for use in the subsequent four focus groups.

2.4.9. Six focus groups were completed in total and the specific design of the qualitative research is detailed below.

**Table 2.1**

	Location	Criteria
Water customer mini-groups	South Staffs: Sutton Coldfield	Aged 40-64; ABC1
	United Utilities : Brampton, Cumbria (Rural)	Aged 65+; BC1C2D
	Yorkshire Water: Leeds	Aged 25-39; C2DE
HomeServe mini-groups	South Staffs: Sutton Coldfield	Became customer in last 5 years as a result of water and/or sewerage company marketing
	Yorkshire Water: Leeds	
	Thames Water: Oxford (Rural)	

2.4.10. HomeServe groups were recruited by telephone using sample provided by HomeServe while the water customer groups were free-found by SPA Future Thinking. Across the groups there were a range of owner-occupiers covering metered and unmetered customers and those with and without internet access.

2.4.11. The qualitative research was illustrative, not looking to produce statistics but to identify the range of views within particular groups and identify key areas to be further explored through the survey. Participants may have provided views which are based on incorrect information or expectations; these are reported to illustrate the views and understand the perceptions of the public even if incorrect or misguided.

2.4.12. Some quotations from the discussions have been included within this report. These should not be interpreted as defining the views of an entire group but have been selected to provide an insight into a particular body of opinion.

2.4.13. The discussion guide is included within the appendices.

## ***Phase 2 – Quantitative Survey***

2.4.14. The quantitative fieldwork was carried out using a mixed methodology. Surveys were largely achieved through an online panel provided by Toluna with a face-to-face booster sample to ensure representation of those without internet access.

2.4.15. In total 1,120 interviews were achieved across England and Wales and fieldwork took place between 18 February and 2 March 2013.

### Sample

2.4.16. Quotas were set during the interviewing based on region, age and gender. Data was weighted to owner-occupier profile by age and region.

**Table 2.2**

	Interviews completed
<b>TOTAL</b>	1,120
<b>Type of Customer</b>	
Water customer	1,017
HomeServe customer	103
<b>Approach</b>	
Online	1,023
Face-to-face	97
<b>Region</b>	
England	907
Wales	213

### Questionnaire

2.4.17. The questionnaire was designed in consultation with CCWater and HomeServe and centred on the following themes:-

- Spontaneous attitudes towards third party marketing in the water industry
- Experiences of existing customers of third party suppliers (as a result of water industry marketing)
- Considered attitudes towards third party marketing in the water industry (reactions to stimulus)
- Overall reactions to practice of third party marketing in the water industry

2.4.18. The survey was soft-launched online with a small sample to test the questionnaire and response rate. This was with real respondents and the data was collected as per the 'live' survey. After the soft launch,

we reviewed the data received before rolling the project out across the remaining sample.

2.4.19. A copy of the final questionnaire is included in the appendices.

### ***Interpretation of data***

2.4.20. It should be remembered results are based on a sample of owner-occupiers and not the entire population. This means all data are subject to sampling tolerances.

2.4.21. The table below shows the statistical reliability of results based on a sample size of 1,120 and likely sub-sample populations.

**Table 2.3**

Base Size	Approximate reliability of results applicable to percentages at or near these levels		
	10% or 90%	30% or 70%	50%
1,120 ( <i>total sample</i> )	±2%	±3%	±3%
907 ( <i>England sample</i> )	±2%	±3%	±4%
213 ( <i>Wales sample</i> )	±4%	±6%	±7%
103 ( <i>Third party customers via water industry</i> )	±6%	±9%	±10%

2.4.22. Where percentages do not sum to 100, this may be due to computer rounding, the exclusion of ‘don’t know’ categories, or multiple answers. Throughout the report, an asterisk (\*) denotes any value less than half a percent but greater than zero.

2.4.23. Throughout the report, we highlight some of the key differences between sub-groups of respondents where these are statistically significant.

# 3. Customer appetite for third party marketing

**Customers accept the practice of third party marketing in the water industry**

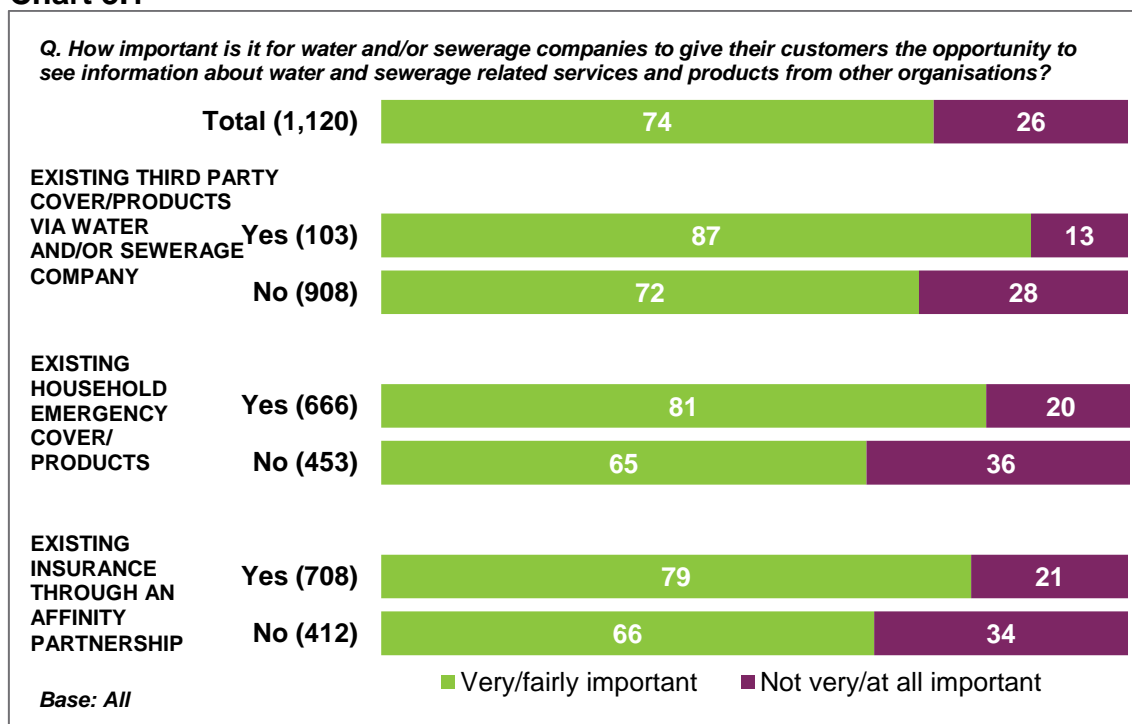
- Three-quarters of customers say it is important for water and/or sewerage companies to give customers opportunity to see information from other organisations
- A similar proportion also state that water and sewerage companies should be telling people about different products and services
  - of which 80% believe it is acceptable for this information to be from a third party

## 3.1. Third party marketing is deemed important

3.1.1. Three-quarters of customers are in favour of water and/or sewerage companies giving people the opportunity to see information from other organisations (74%).

3.1.2. Those having greater exposure to products and services are more open to the concept as seen in Chart 3.1.

**Chart 3.1**



3.1.3. This is consistent with the qualitative findings which found that customers appreciate information about products and services which may be of value to them.

*“You have a choice what you do with that, you can either read it or you can bin it, nobody there niggling you”*

HomeServe Customer, Yorkshire Water region

*“I think it’s just informed information. You don’t have to take it”*

Water Customer, South Staffs Water region

*“It shows they’ve got the interests of their customers at heart”*

Water Customer, United Utilities region

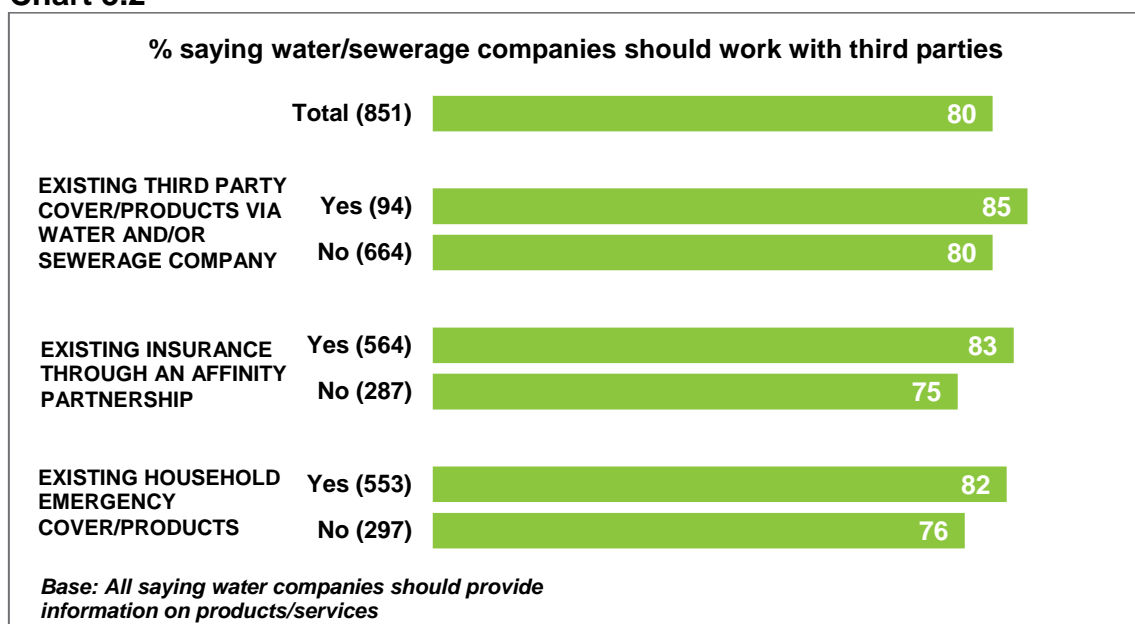
## 3.2. Water and sewerage companies should be informing customers of products and services

3.2.1. Three-quarters of customers (76%) say water and/or sewerage companies should tell customers about products and services.

3.2.2. Among these, four in five (80%), say this information could come from third parties. This translates to 61% of all respondents.

3.2.3. Respondents with experience of third party suppliers are again more positive regarding an association between water and/or sewerage companies and third parties.

**Chart 3.2**

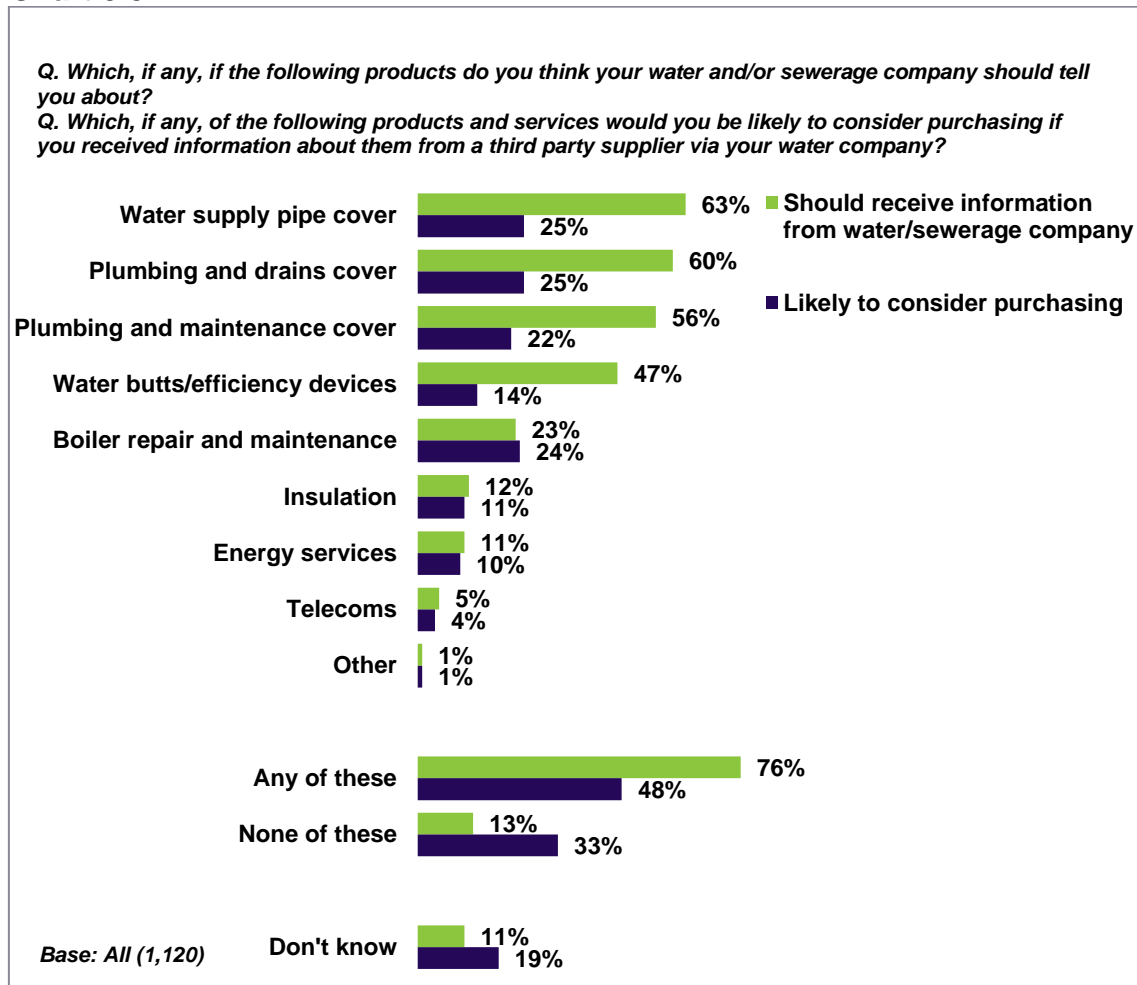


- 3.2.4. Certain sub-sectors of customers are also more open to the concept of affinity partnership working including:-
- black and minority ethnic households (93%)
  - 25-34 year olds (88%)
  - those with a water meter (83%)
  - those satisfied with their water and/or sewerage company (83%)

### 3.3. Preference for products and services to be water related

- 3.3.1. Products relating to water and sewerage pipes are considered more appropriate for a water and/or sewerage company to provide information about.
- 3.3.2. Around a quarter say they would consider purchasing water-related products and cover from third parties.

**Chart 3.3**



3.3.3. Within the qualitative stage, participants were also more comfortable with marketing material from water and/or sewerage companies relating to water services and products and included within this, references to water efficiency products.

*“I would welcome information, because storage of water is difficult for most people. So perhaps I will change my mind completely.”*

Water Customer, United Utilities region

*“I thought the water butts was a good idea. I do remember seeing that. I think as long as the price is really competitive.”*

Water Customer, South Staffs Water region

3.3.4. Preferences for how information should be communicated are mixed but most commonly cited are:-

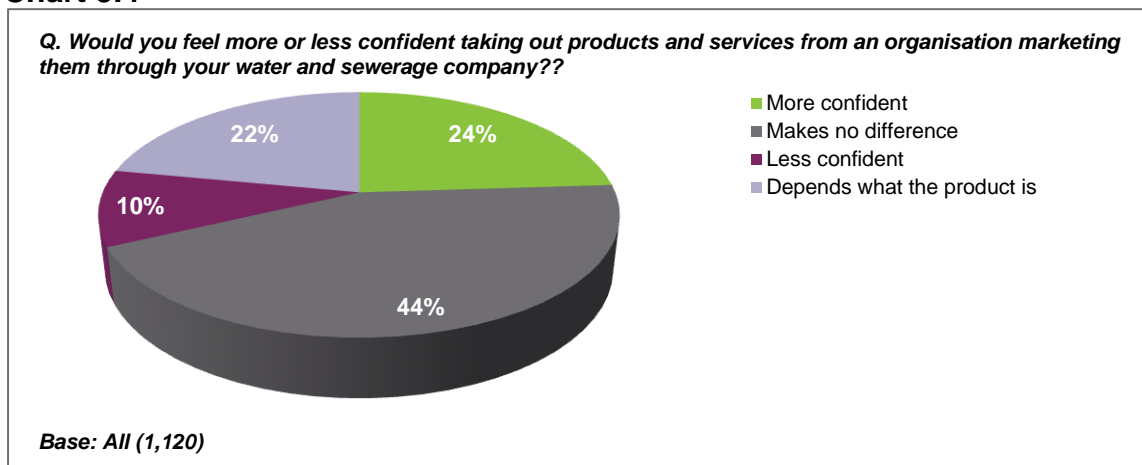
- inclusion with a bill (78%)
- via other mail from the water/sewerage company (36%)
- via email from water/sewerage company (24%)

## 3.4. Confidence in third party products and services

3.4.1. A quarter state that they would be more confident in third party products and services if marketed through their water and/or sewerage company while for two in five it would make no difference.

3.4.2. Those with a pre-existing dissatisfaction with their water and/or sewerage company are more likely to say they would be less confident.

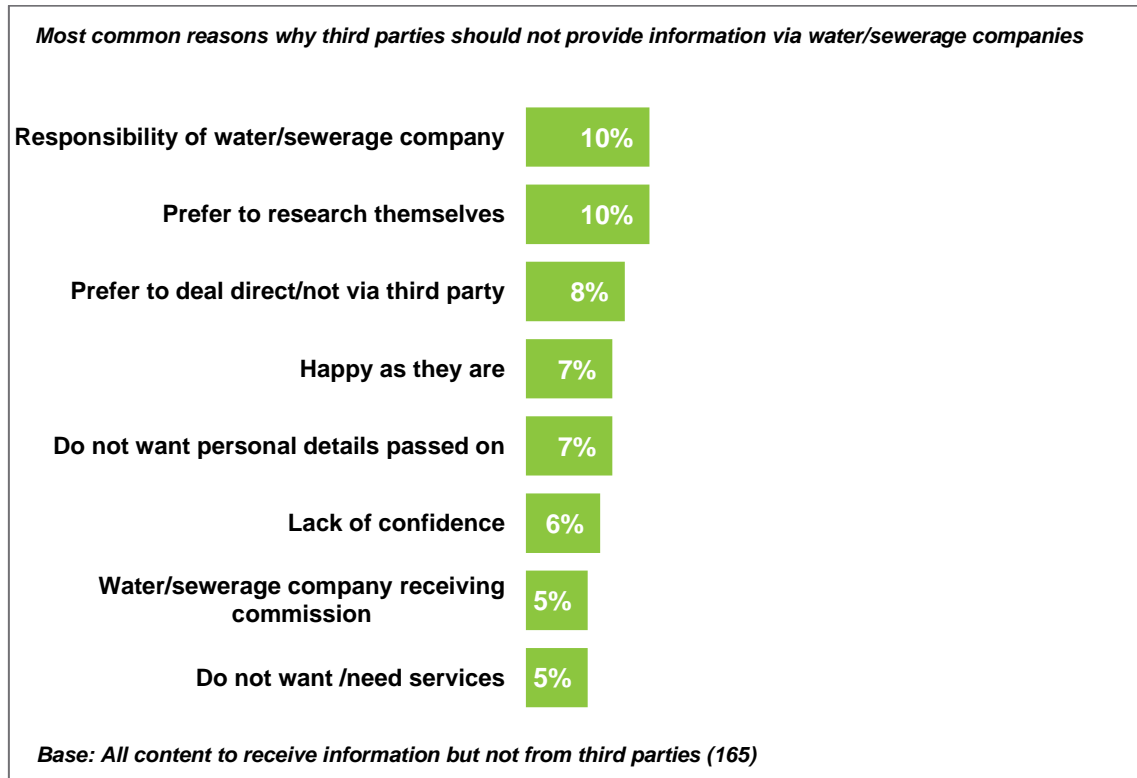
**Chart 3.4**



### 3.5. A minority disapprove of the process

- 3.5.1. Fifteen percent of all respondents are content to receive information on products and services from their water/sewerage company but not from a third party.
- 3.5.2. Reasons for this attitude are varied but do include concerns regarding personal data and the possible financial benefits to water and/or sewerage companies.

**Chart 3.5**



- 3.5.3. Customers in the North are more inclined to be critical of the process than those in the South (20% versus 13%).
- 3.5.4. The qualitative sessions also included participants who were more distrustful of the practice and raised concerns over the financial benefit to water and sewerage companies.

*“Being very cynical, it depends how much of a kick back they are getting”*

HomeServe Customer, Yorkshire Water region



# 4. Customer knowledge and experience

**Three in five respondents have some form of household emergency cover**

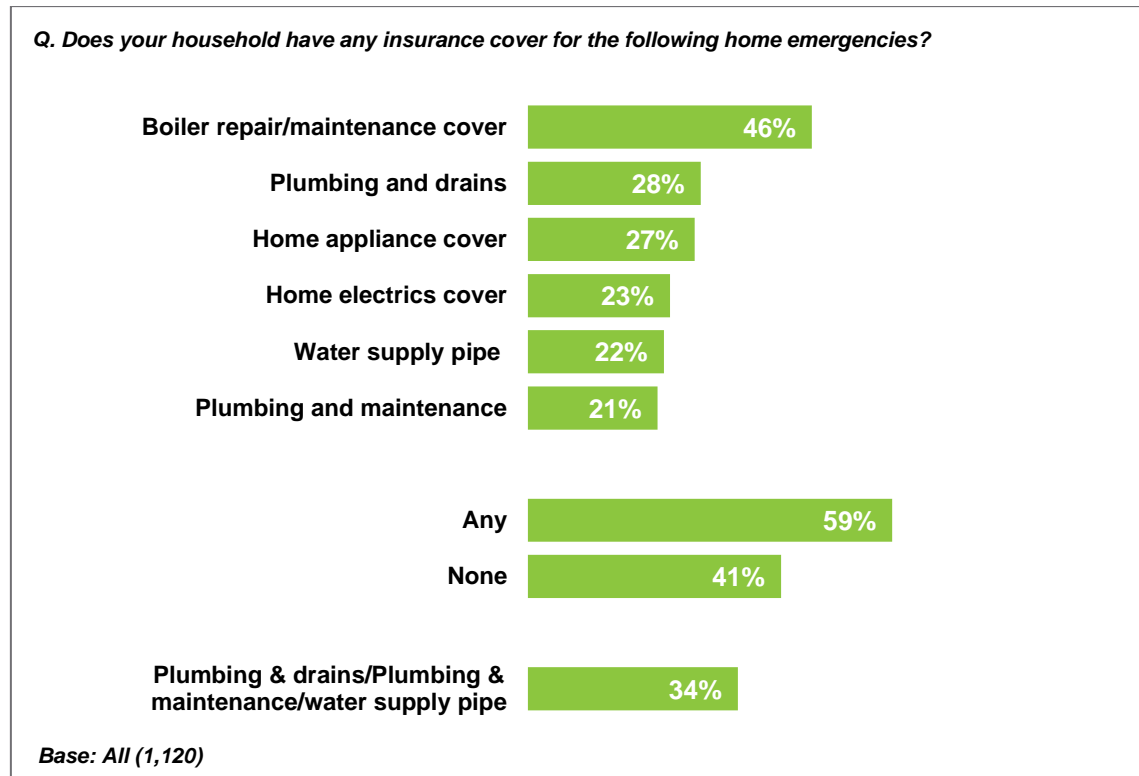
- A third have water related products/cover
- Nine per cent have cover with a third party supplier as a result of water and/or sewerage company marketing
- Confidence in understanding household responsibilities relatively high but awareness of water company leak repair policies is low

## 4.1. Engagement with household cover

4.1.1. Three in five respondents (59%) have some form of household emergency cover, most commonly boiler repair and/or maintenance cover. Take up of other products and services is relatively even.

4.1.2. A third has at least one water-related cover product.

**Chart 4.1**



- 4.1.3. More likely to have at least one household emergency product or service are:-
- those with a disabled person in the household
  - black and minority ethnic households
  - those confident with their own knowledge of responsibilities for their water supply pipe

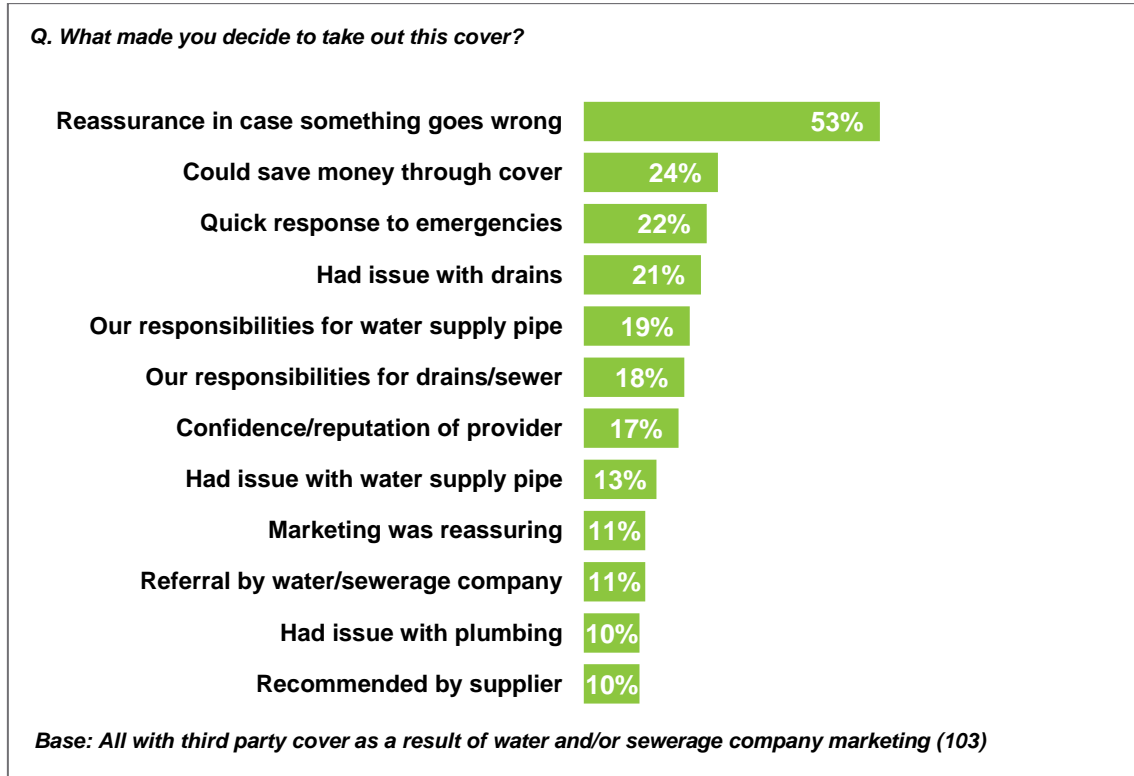
## 4.2. Third party customer experience

- 4.2.1. Within the survey, there was a natural fallout of 103 third party customers as a result of water/sewerage company marketing (9% of total respondents).
- 4.2.2. Four in five of these customers say they are satisfied with their cover (79%).
- 4.2.3. No respondents who are existing customers because of this practice declared any dissatisfaction with their introduction to the service.
- 4.2.4. Just two respondents claim they are dissatisfied but this is a result of service delivery rather than the introductory process.

## Reasons for taking cover

4.2.5. The majority arranged cover with a third party to guard against any issues.

**Chart 4.2**



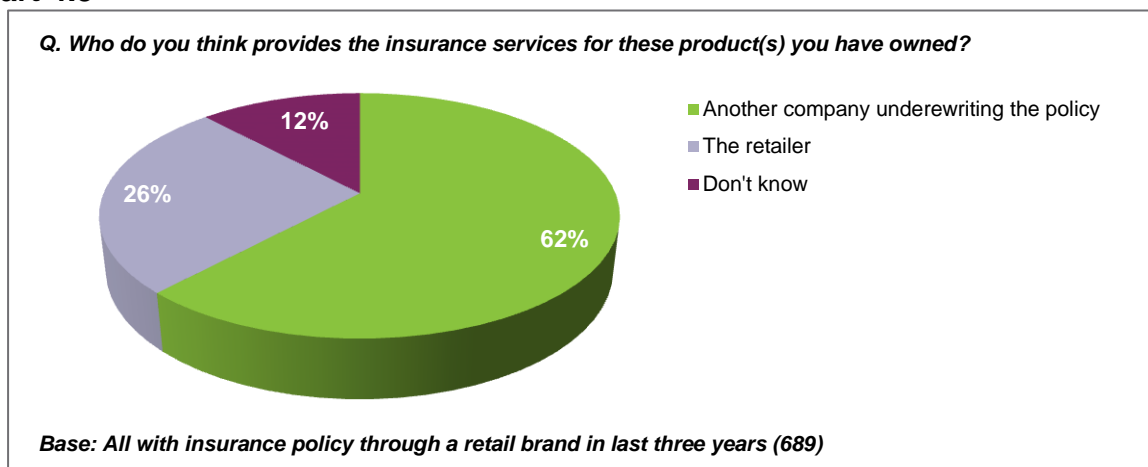
### 4.3. Accuracy of introduction recall

- 4.3.1. Those spontaneously citing they have third party cover as a result of water/sewerage company marketing was actually 190 respondents.
- 4.3.2. However, on analysis of the supplier names provided, 87 were with suppliers who do not market through water/sewerage companies, most commonly citing insurance companies or British Gas.
- 4.3.3. Attitudes of these misconceived respondents are generally in line with those who truly have third party cover as a result of water/sewerage company marketing.
- 4.3.4. They are more likely to have taken out the cover because they had an issue with their plumbing, supply pipe, or drains than those who have a policy through introduction from their water/sewerage company.

### 4.4. Majority have experience of other affinity partnerships

- 4.4.1. Three in five survey respondents have had at least one insurance policy (for home, car, travel or other) through a retail brand within the last three years (62%).
- 4.4.2. While the majority correctly identify that an association with another supplier will be in place, over a third are unaware of this.
- 4.4.3. The only sub-segment difference is that those of black and minority ethnic origin are more likely to incorrectly state the retailer has ultimate responsibility.

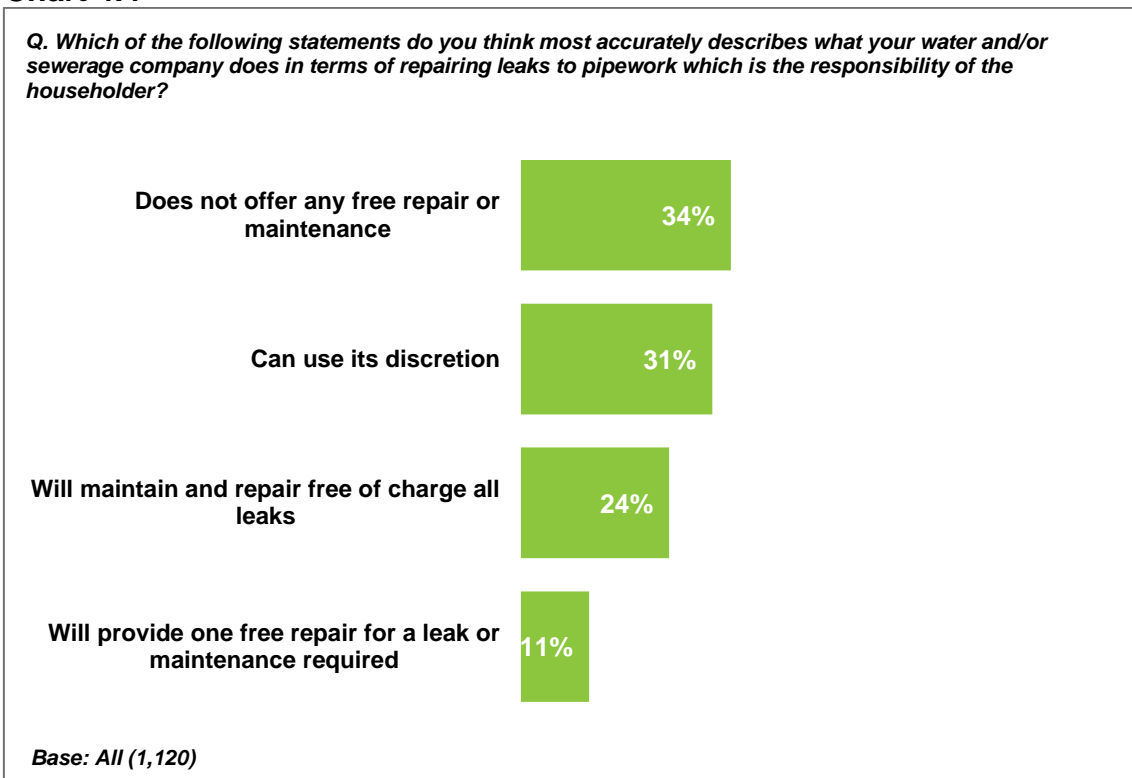
**Chart 4.3**



## 4.5. Awareness of company leak repair schemes is low

- 4.5.1. Most respondents were confident that they understood their responsibilities as a householder in the event of a problem with their water supply pipe.
- 4.5.2. Three-quarters say they are very or fairly confident. Confidence is higher amongst:-
  - those with a water meter
  - those with any household emergency cover
- 4.5.3. However, knowledge of potential support from their water and/or sewerage company in dealing with leak repairs and maintenance is mixed.

**Chart 4.4**



- 4.5.4. The majority (60%) say they have not heard of free leak repair schemes at all and a further 31% that they have heard of them but do not know much about it.
- 4.5.5. Those more likely to have heard of leak repair schemes and also looked into them are:-
- those with water related household emergency cover
  - those with a third party policy through water and/or sewerage company marketing
  - those who have made a claim against their third party policy

## 5. Perceptions of marketing material

### Information largely viewed as useful to customers

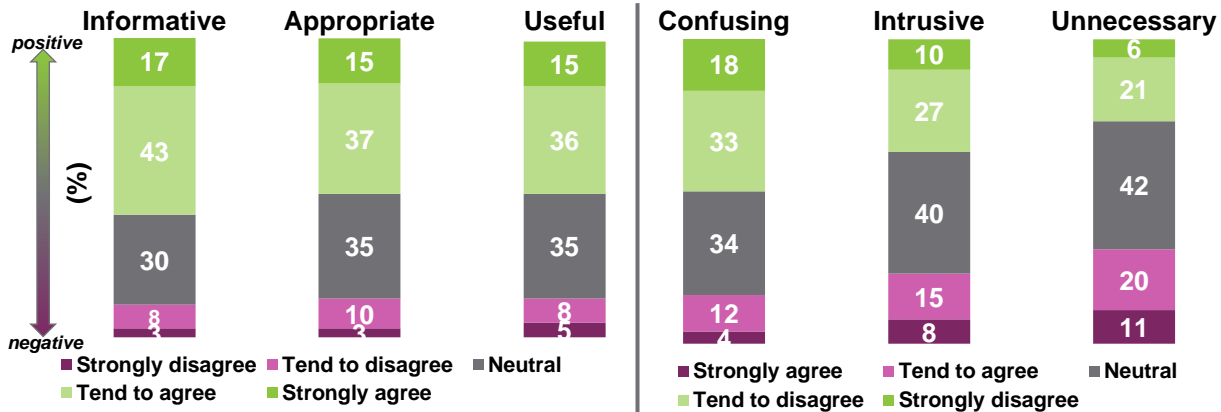
- Few are critical of the content or type of information which might be used by third party suppliers
- Majority believe the practice will have no impact on either the water/sewerage company or the third party supplier
- Clarity of supplier within material is a potential issue

### 5.1. Low spontaneous recall of third party marketing via water/sewerage company

- 5.1.1. Just one in five recall receiving information from their water and/or sewerage company regarding services from another organisation (23%).
- 5.1.2. The majority aware of such information say it was informative, useful and appropriate and those not agreeing are more likely to be neutral than negative.
- 5.1.3. Opinions are more divided over whether information is intrusive and unnecessary.

**Chart 5.1**

*Q. Considering the information you have received from your water and/or sewerage company (offering services and products from other organisations), to what extent do you agree that receiving this information via your water company was...?*



Base: All recalling third party marketing via water and/or sewerage company (250)

- 5.1.4. While it is those dissatisfied with their water and/or sewerage company who are more likely to say previous information received is intrusive and unnecessary, certain demographic sub-segments are more likely to say they found this type of information confusing, including:-
- those with a disabled person in the household
  - those not confident with their own knowledge of responsibilities for their water supply pipe

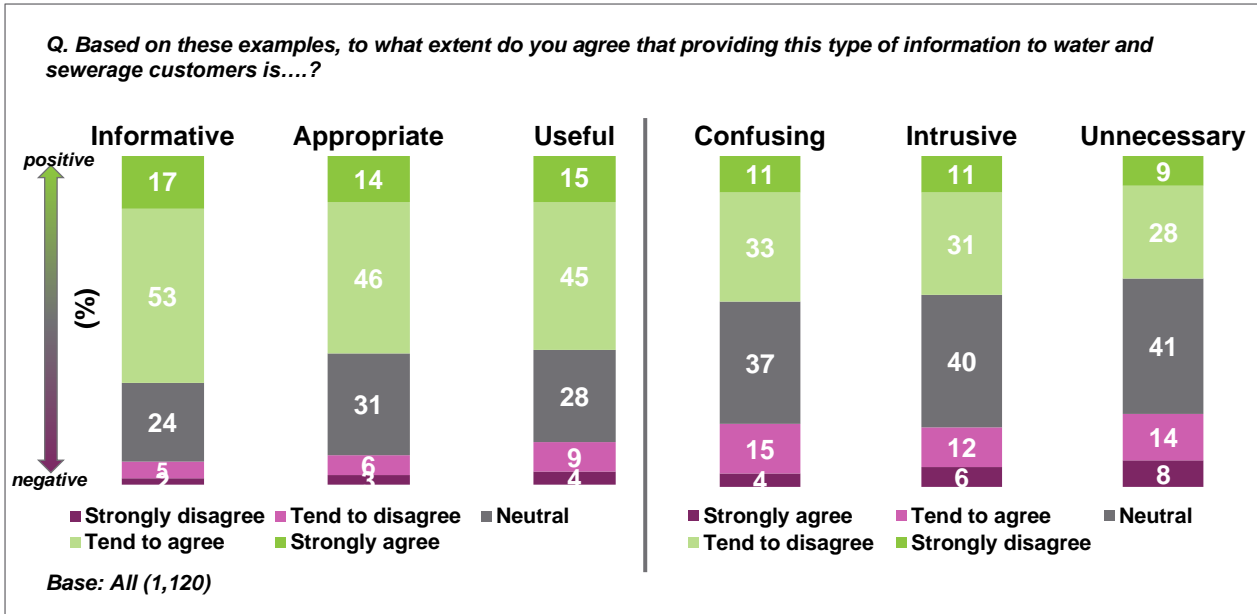
## 5.2. Attitudes to example marketing material are generally positive

- 5.2.1. Respondents were shown one of three examples of third party marketing material provided by HomeServe. Each example was a possible template for a water and/or sewerage company and they are included in Appendix 3.
- 5.2.2. Preferences or comments pertaining to a specific water and/or sewerage company relates to the type of stimulus shown rather than a reflection on the water company itself.
- 5.2.3. A third of respondents claimed they did remember seeing something similar to the material shown (36%). More likely to recall such marketing are:-
- adult only households;
  - residents in England.
- 5.2.4. Seven in ten state that the material is informative and six in ten each state that it is appropriate and useful.



5.2.5. Views are split between positive and neutral responses on whether material is confusing, intrusive and unnecessary.

**Chart 5.2**



5.2.6. Those with no household emergency cover at all and customers aged 35+ are more likely than others to say that information shown is not useful, informative or appropriate.

5.2.7. Dissatisfied water and/or sewerage company customers are more likely to say information is intrusive and unnecessary.

5.2.8. A higher proportion of those not confident with their own knowledge of responsibilities for their water supply pipe and without experience of insurance cover through an affinity partnership say the information appears confusing.

## Drivers of positive perceptions

5.2.9. Most respondents were positive or neutral towards the third party material. With opportunity to consider the stimulus, common reasons for positive reactions are shown in Table 5.3.

**Table 5.3**

Common reasons for positive perceptions					
Informative	Appropriate	Useful	Not confusing	Not intrusive	Not unnecessary
<ul style="list-style-type: none"> <li>➢ Good format/layout</li> <li>➢ Provision of general information on options/responsibilities</li> </ul>	<ul style="list-style-type: none"> <li>➢ Connected to water services</li> <li>➢ Easy to understand</li> <li>➢ No pressure to take out cover</li> </ul>	<ul style="list-style-type: none"> <li>➢ Explains services available</li> <li>➢ Detailed information</li> <li>➢ Easy to understand</li> </ul>	<ul style="list-style-type: none"> <li>➢ Clear/straightforward</li> <li>➢ Good format/layout</li> </ul>	<ul style="list-style-type: none"> <li>➢ No pressure to take out cover</li> <li>➢ Not aggressive</li> <li>➢ Useful/relevant information</li> </ul>	<ul style="list-style-type: none"> <li>➢ Useful/relevant information</li> <li>➢ No pressure to take out cover</li> </ul>

5.2.10. Qualitative research supports the survey results with most receptive to the information within the material and positive regarding the actual content.

*“This advertisement is really good, it tells you some of the common problems”*

Water Customer, Yorkshire Water region

*“I think it’s a good idea because it shows you, if you wish to do it you can do it. The choice is yours isn’t it?”*

Water Customer, United Utilities region

*“I perceive South Staffs as knowing about water...therefore I’m assuming that they’ve approved it”*

HomeServe Customer, South Staffs Water region

## Drivers of negative perceptions

5.2.11. Among the minority of respondents giving a negative response in reaction to the stimulus shown, reasons were very similar across the elements as shown in Table 5.4.

**Table 5.4**

Common reasons for negative perceptions					
Not informative	Not appropriate	Not useful	Confusing	Intrusive	Unnecessary
<ul style="list-style-type: none"> <li>➤ No information of interest/relevance</li> <li>➤ Not new information</li> </ul>	<ul style="list-style-type: none"> <li>➤ Water/sewerage company shouldn't recommend</li> <li>➤ Confusing to people</li> <li>➤ Unsolicited mail</li> </ul>	<ul style="list-style-type: none"> <li>➤ Not needed</li> <li>➤ Research themselves</li> <li>➤ Unsolicited mail</li> </ul>	<ul style="list-style-type: none"> <li>➤ Appears compulsory service</li> <li>➤ Volume of information</li> <li>➤ Provider is unclear</li> </ul>	<ul style="list-style-type: none"> <li>➤ Unsolicited mail</li> <li>➤ Have/would have own cover</li> </ul>	<ul style="list-style-type: none"> <li>➤ Have/would have own cover</li> <li>➤ Unsolicited mail</li> <li>➤ Not interested</li> </ul>

5.2.12. Within the qualitative phase, the most common criticisms of the material related to clarity of provider whereas unsolicited mail also comes through strongly within the survey.

*“I sort of classify them as an insurance company rather than a utilities linked company. I think this is just advertising and a means of getting to customers in the relevant database?”*

Water Customer, South Staffs Water region

*“It implies that Yorkshire Water are recommending HomeServe”*

HomeServe Customer, Yorkshire Water region

*“It's unclear to me...is it a separate company, is it the same company?”*

Water Customer, Yorkshire Water region

## 5.3. Confusion over provider

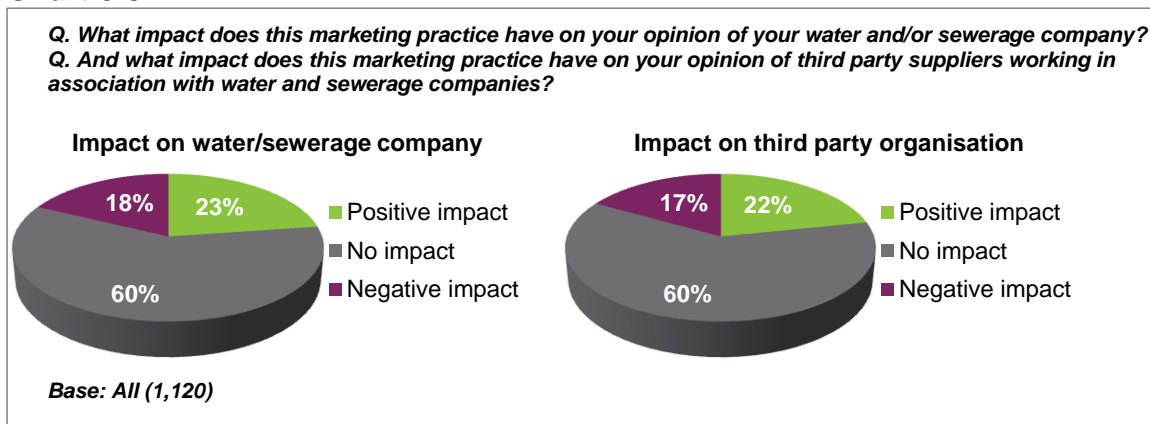
- 5.3.1. A seemingly positive result is that over four in five say it is clear from the marketing who the provider is (82%).
- 5.3.2. More likely to say it is unclear are:-
- those aged 55+
  - those with no household emergency cover
  - those not confident with their own knowledge of responsibilities for their water supply pipe
- 5.3.3. While a significant majority believe they have understood who the provider of services is from the material, just 23% correctly state 'HomeServe' or 'third party provider'.
- 5.3.4. Most likely to correctly identify the provider are those with household cover.
- 5.3.5. As reported previously, qualitative participants frequently claimed it was not easy to discern who the provider of services was. While overall positive regarding the practice of third party marketing through water and/or sewerage companies and the information included, ambiguity of the provider was the most significant criticism.

*"The person that's providing the service needs to be more prominent"*  
Water Customer, United Utilities region

## 5.4. Perceived impact of practice is negligible

- 5.4.1. The majority of respondents claim there will be no impact on their views towards their water and/or sewerage company or the third party supplier because of this marketing practice.
- 5.4.2. Those with no existing household emergency cover as well as those with no affinity partnership insurance products are more likely to say it will have a detrimental effect on water and/or sewerage company reputation.

**Chart 5.5**



- 5.4.3. Qualitative participants similarly believed that such an association was likely to be beneficial as long as service standards to customers were high.

*“I would think it gives it a bit of credibility to the whole concept if they’ve got their [water company] name on it”*

Water Customer, Yorkshire Water region

- 5.4.4. Participants did point out that they would expect water and sewerage companies to have investigated potential associates and thereby limit the possibility of a poor service or product.

- 5.4.5. However, some also claimed that assumptions of financial gain by water and sewerage companies could affect perceptions of the water and/or sewerage company.

*“I would hope that they had vaguely reputable people in partnership with them”*

Water Customer, United Utilities region

*“I would be a bit suspicious about who’s going to get a kick back i.e. what is the water company getting out of it”*

Water Customer, United Utilities region

## 6. Potential improvements

### Three core improvements to current material/practice identified

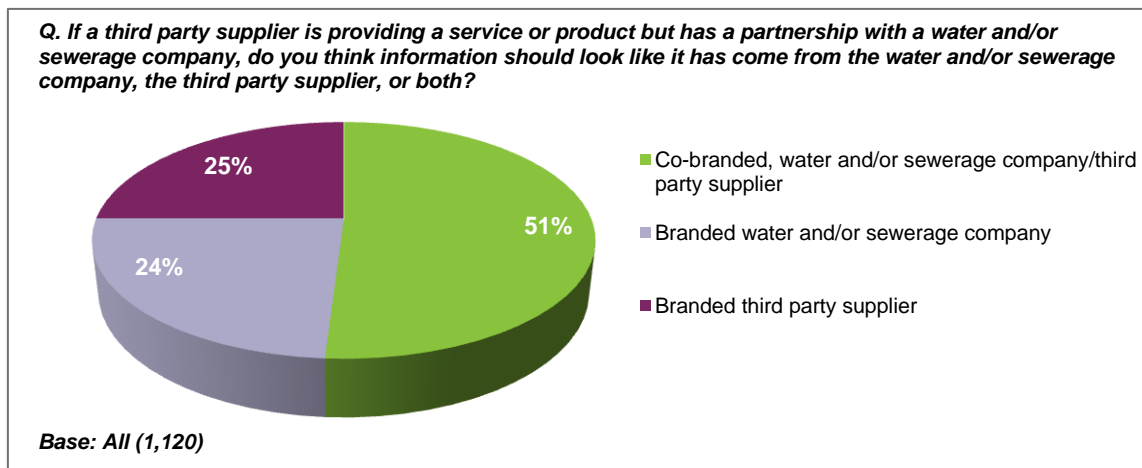
- Clearer identification of provider
- Clarifying cancellation options
- Advising how to be removed from the marketing database

### 6.1. Clearer identification of provider

6.1.1. A consistent theme throughout the data is the need for greater clarity on the provider of the marketed services/products. While the majority of customers are positive regarding the affinity partnership practice and the information generally, there is a need for improved clarity on the provider of services/products.

6.1.2. Half requested third party marketing materials to clearly reference both the water and/or sewerage company and the third party organisation. As the survey was predominantly online, respondents only saw material on-screen rather than hard copy and therefore more scoping work may be required to identify 'ideal' marketing material.

**Chart 6.1**



6.1.3. There are some differences in preferences by sub-sectors:-

- black and minority ethnic respondents more likely to prefer water and/or sewerage company branding
- respondents aged under 35 more likely to prefer water and/or sewerage company branding
- although 42% of those with existing third party cover (via water/sewerage company) state co-branding is favoured, 35% favour water and/or sewerage company branding

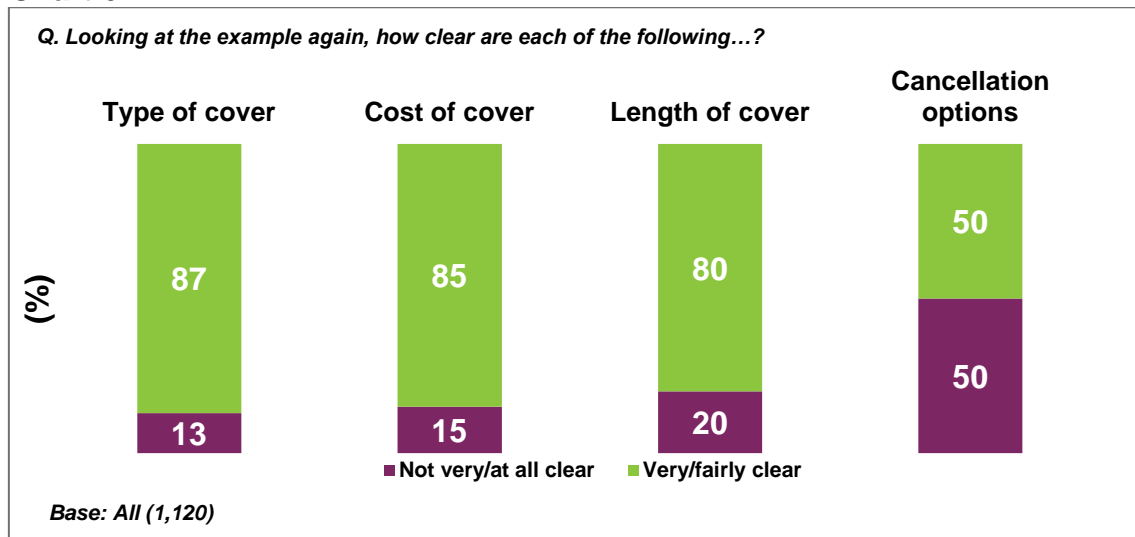
## 6.2. Clarifying cancellation options

6.2.1. Most respondents believe the marketing examples are clear regarding:-

- type of cover
- cost of cover
- length of cover

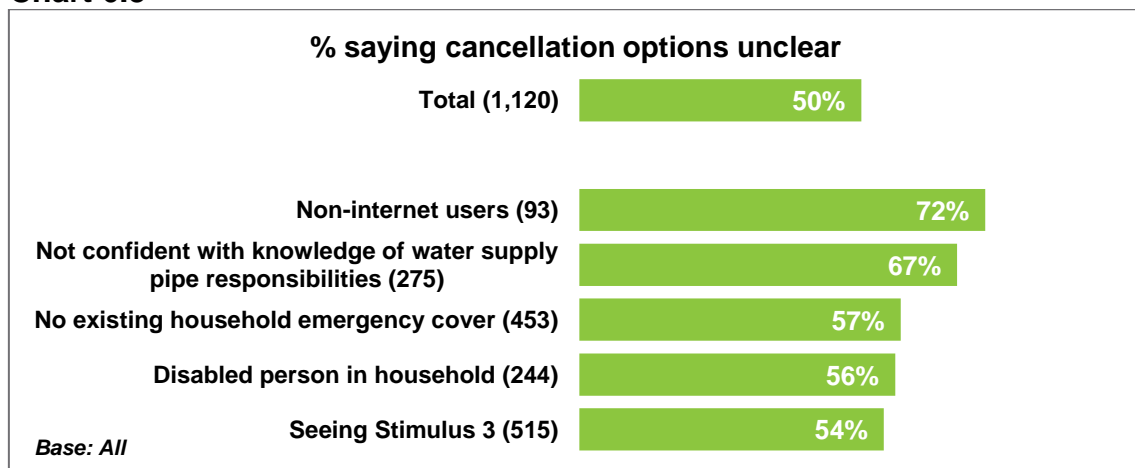
6.2.2. Half of respondents however state that cancellation options were unclear.

**Chart 6.2**



6.2.3. Certain sub-segments are more likely to say they were unable to detect information relating to cancellation options and these are shown in Chart 6.2.

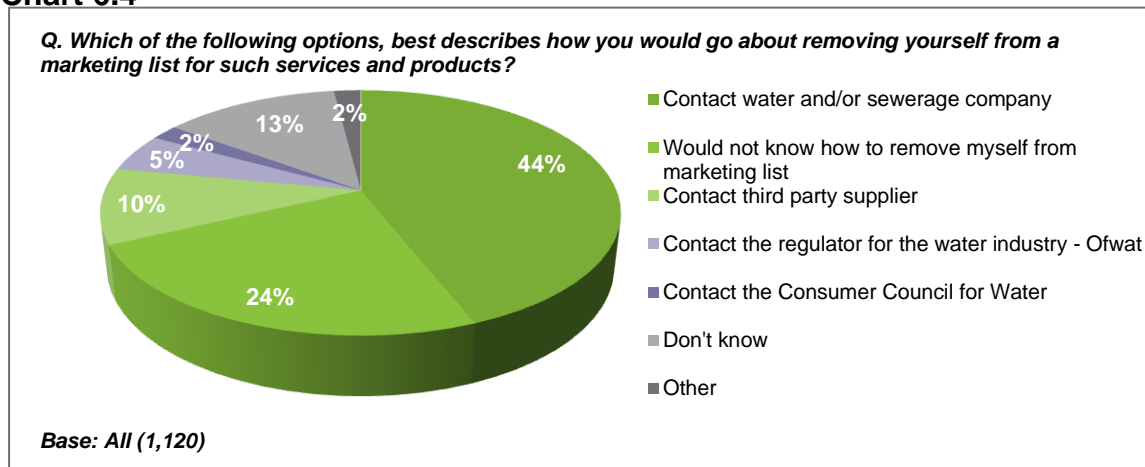
**Chart 6.3**



## 6.3. Clarifying opt-out processes

- 6.3.1. Within the qualitative sessions, some participants queried how they would remove themselves from unwanted marketing material. Within the survey too, respondents were unclear how to opt-out of unsolicited mail.
- 6.3.2. Four in ten respondents were unsure how to remove themselves from a marketing list relating to third party marketing (stating 'don't know' or 'would not know how').

**Chart 6.4**





# 7. Conclusions and Recommendations

## 7.1. Conclusions

- 7.1.1. The majority of customers accept the practice of receiving third party marketing via their water and/or sewerage company.
- 7.1.2. Three-quarters believe it is important for water and sewerage companies to give customers the opportunity to access such information from other organisations.
- 7.1.3. The content and information within marketing material is largely deemed:-
- Appropriate
  - Informative
  - Useful
- 7.1.4. Only a minority claim that information is intrusive or unnecessary mainly as they would wish to research themselves and generally dislike unsolicited mail.
- 7.1.5. Experience of being a third party customer as a result of water and/or sewerage company marketing is positive with high levels of satisfaction and no discontent stated with initial introductory practices.
- 7.1.6. Consideration of example marketing material has found that customers would favour greater clarity on some aspects, most notably:-
- provider of the service
  - cancellation options
  - how to be removed from marketing list
- 7.1.7. A minority of customers do oppose the practice of third party marketing. While content to receive information on services and products from their water and/or sewerage company, they would not wish to receive them from another organisation.
- 7.1.8. More inclined to be critical of the practice are older customers and those dissatisfied with their water and/or sewerage company.

## 7.2. Recommendations

- 7.2.1. The findings do not suggest that there are substantive customer concerns regarding third party marketing via water and/or sewerage companies.
- 7.2.2. Those dissatisfied with the information received from their water and/or sewerage companies do not spontaneously state information regarding third party service and product offerings as being the cause.
- 7.2.3. However, improvements to example marketing material were identified to assist customers in digesting information and being able to make a more informed choice on whether to proceed with a policy or not.
- 7.2.4. CCWater may wish to consider working with water and/or sewerage companies as well as third party organisations to explore potential development of material to ensure:-
- third party branding is clearly displayed
  - clear references to third party brand within the body of the material
  - cancellation options are clearly displayed within the body of material
  - customers are advised how to remove themselves from marketing lists if desired

# Appendices



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# Third Party Marketing Discussion Guide Water Customers

Prepared for: CCWater  
Ref: 1445  
Date: December 2012

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## ***Introduction***

- SPA Future Thinking is conducting research on behalf of Consumer Council for Water
  - The Consumer Council for Water (CCWater) is an independent organisation and has represented water and sewerage consumers in England and Wales since October 2005
  - Throughout the discussion we will refer to water company or water services for ease but by this we also mean water and sewerage companies or services
- Individuals introduce themselves (including which water/water and sewerage company they are with)
- Respondent name
- Household type (e.g. family/couple/single household)

## ***Water company communications experience***

- Do you recall receiving a water bill in the past year?
  
- How often, if at all, do you receive any other information from your water company?
  - What kind of information have you received?
  - What was it about?
    - Is there anything you particularly liked/disliked about this?
    - What/why?
  
- Have you ever received any information from (or via) your water company from other organisations which offer other services or products?
  - What kind of products and services were being offered?
  - How clear was it who was offering the service?
  - How did you feel about receiving this information through your water company?
    - Appropriate?
    - Intrusive?
    - Useful?
    - Informative?

## Views on Third Party Marketing

### SHOW EXAMPLES OF THIRD PARTY MARKETING

- What are first reactions to the communication and the information/offer it is promoting?
  - Is it likely to be of interest to water customers? Why/why not?

FOR CLARIFICATION, EXPLAIN THE PRACTICE OF THIRD PARTY SUPPLIERS MARKETING TO CUSTOMERS IN PRIVATE INDUSTRY INCLUDING WATER INDUSTRY (i.e. a company you are a customer of will introduce you to another company's products/services that you may be interested in).

- Do you recall receiving anything similar previously?
  - What was your reaction at the time?
- What do you think about this practice?
  - Good/bad idea? Why?
  - Is it appropriate for this to be sent to customers via their water company or not? Why?
  - Is it clear who is offering the service?
  - Does it provide useful information on what is available? Why?
  - If you had not seen this information with your water bill, do you think you would have seen it at all (i.e. does it offer some type of education about the services/products available to them)?

### RETURN TO EXAMPLES OF THIRD PARTY MARKETING

- Using this example as a reference, how should it be branded? PROBE:
  - As a third party supplier/water company/co-branded?
    - Probe for reasons why?

- How clear is it what you would be signing up to? PROBE
  - Being a customer of HomeServe
  - Price
  - Type of cover
  - Length of cover
  - Cancellation options
  
- How does an association with the water company make you feel about the third party supplier/products/services?
  - (Dependent on responses): Is that good or bad?
  
- How do the marketing materials of a third party supplier make you feel about your water company?
  - (Dependent on responses): Is that good or bad?
  
- What kinds of services and products do you think third party suppliers offer when marketing through water companies? GIVE EXAMPLES IF NO AWARENESS OF INSURANCE OPTIONS SUCH AS PLUMBING/ DRAINAGE COVER OR WATER SUPPLY PIPE COVER OR WATER EFFICIENCY SERVICES SUCH AS WATER BUTTS, WATER SOFTENERS ETC.
  
- Why do you think they offer these services through water company marketing?
  
- Are these appropriate services/products to offer, given they are marketed via water companies? Why/why not

PROBE:

- Related to water usage
- Customer responsibility for water pipes
- **Is it clear what you and your water company are/are not responsible for in relation to problems with your supply pipe? Have responsibilities changed at all in the last couple of years?**  
Free leak repair schemes (often one-off, dependent on location/type of leak etc)
- Probe Issues around shared drains/sewers
- Whether feel more confident in products as a result of relationship with water/water and sewerage supplier

- Is the type of information Third Party Suppliers such as HomeServe provide to water customers what customers should be receiving? Why/why not?

### ***Taking up Third Party Products***

- What kinds of services/products, if any, do you currently have, to help with your water usage or deal with water or sewer/drainage related issues (e.g. insurance, water softeners, water butts, etc)?
  - What made you decide to do this?
  - Which company(ies) do you use to provide you with products and services relating to water/water and sewerage use/issues?
  - What research did you undertake before taking a service/product? (e.g. investigating if existing policy meets same criteria, internet research into different providers, success of water efficiency products etc)
  - What do you think about the service/product you have?
    - Likes/Dislikes?
- FOR THOSE WITH NO SERVICES/PRODUCTS?
  - Why do you not have any such services/products?

### ***Water Company responsibilities***

- Are there any services/products your water/sewerage company should tell you about that you would like them to? PROBE:
  - Water butts/water efficiency devices; boilers, insulation, energy/telecoms services
- Would you be happy for them to work with a third party supplier to tell you about these?
  - Why/why not?
  - Does the fact that water companies are monopoly companies make a difference to your view?
- How would you prefer water companies to tell you about water related or other products and services provided by third party suppliers?  
PROBE:
  - mail, telephone, email, SMS, own research (e.g. internet), not at all



- do you value the opportunity to have information about the availability of water services and products marketed to you via water companies?
  - is accessing information in this way a positive thing?
- If you wanted to complain about receiving marketing material from a third party supplier how would you do it?
  - How would you remove yourself from a marketing list for such services/products?

### ***Wrapping up***

- Anything else in relation to third party marketing you feel it is important for CCWater to take on board?

**If there is time at the end of the group show second example of marketing material from different water company and explore views of this. Is the link with HomeServe clearer/less clear in this version? Why?**

### ***Thank and Close***



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# Third Party Marketing Discussion Guide Third Party Customers

Prepared for: CCWater  
Ref: 1445  
Date: January 2013

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## ***Introduction***

- SPA Future Thinking is conducting research on behalf of Consumer Council for Water in conjunction with HomeServe, who provide cover for a range of home emergencies & incidents.
  - The Consumer Council for Water (CCWater) is an independent organisation and has represented water and sewerage consumers in England and Wales since October 2005
  - Throughout the discussion we will refer to water company or water services for ease but by this we also mean water and sewerage companies or services
- Individuals introduce themselves (including which water/water and sewerage company they are with)
- Respondent name
- Household type (e.g. family/couple/single household)
- CHECK THAT ALL ARE CUSTOMERS OF HOMESERVE

## ***Water company communications experience***

- Do you recall receiving a water bill in the past year?
- How often, if at all, do you receive any other information from your water company?
  - What kind of information have you received?
  - What was it about?
    - Is there anything you particularly liked/disliked about this? What/why?
- Have you ever received any information from (or via) your water company from other organisations which offer other services or products?
  - What kind of products and services were being offered?
  - How clear was it who was offering the service?
  - How did you feel about receiving this information through your water company?
    - Appropriate?
    - Intrusive?
    - Useful?
    - Informative?

## *Taking up Third Party Products*

- What kinds of services/products, if any, do you currently have, to help with your water usage or deal with water or sewer/drainage related issues (e.g. insurance, water softeners, water butts, etc)?
  - What made you decide to do this?
  - Which company(ies) do you use to provide you with products and services relating to water/water and sewerage use/issues?
  - What research did you undertake before taking a service/product? (e.g. investigating if existing policy meets same criteria, internet research into different providers, success of water efficiency products etc)
  - What do you think about the service/product you have?
    - Likes/Dislikes?
  
- How long have you been with HomeServe?
  - How did you learn about HomeServe?
    - Solely through marketing material via water company/existing or previous customer of HomeServe?
  
- Had you seen information on HomeServe anywhere else? Where? Did that make a difference to your decision?
  - Was it clear who was providing the service to you?
  - Why did you sign up?
  - How do you feel about the products/services which HomeServe offer generally and those which relate to the water industry?

## Views on Third Party Marketing

### SHOW EXAMPLES OF THIRD PARTY MARKETING FROM HOMESERVE

- Is this the type of information you received from HomeServe before signing up to product/service?
- Thinking about this type of marketing and the first time you received something with a bill can you remember your first reactions to the communication and the information/offer it promoted?

FOR CLARIFICATION, EXPLAIN THE PRACTICE OF THIRD PARTY SUPPLIERS MARKETING TO CUSTOMERS IN PRIVATE INDUSTRY INCLUDING WATER INDUSTRY (i.e. a company you are a customer of will introduce you to another company's products/services that you may be interested in).

- What do you think about third party suppliers such as HomeServe working with water companies in this way?
  - Good/bad idea? Why?
  - Is it appropriate for this to be sent to customers via their water company or not? Why?
  - Is it clear who is offering the service?
  - Does it provide useful information on what is available? Why?
- Can you recall seeing advertising for HomeServe (or similar products) anywhere other than with your water bill?
  - Where?
  - Was this before or after seeing information relating to water services/products
- To what extent did this type of marketing prompt you to become a HomeServe customer/take out another HomeServe product/service?
  - Would those aware of these types of products/services have thought about taking out this type of insurance without receiving information via their water company? Why?
  - Did the Direct Mail **introduce** the idea of insurance/water efficiency products/services or did it **remind** you that such products/services exist?

### RETURN TO EXAMPLES OF THIRD PARTY MARKETING

- Using this example as a reference (even if this is different to the type of marketing you received before taking up a product/service), how should it be branded? PROBE:
  - As a third party supplier/water company/co-branded?
    - Probe for reasons why?
  
- How clear is it what you would be signing up to? PROBE
  - Being a customer of HomeServe
  - Price
  - Type of cover
  - Length of cover
  - Cancellation options
  
- How does an association with the water company make you feel about the third party supplier/products/services?
  - (Dependent on responses): Is that good or bad?
  
- How do the marketing materials of a third party supplier make you feel about your water/water and sewerage company?
  - (Dependent on responses): Is that good or bad

### *Third Party Suppliers*

THIRD PARTY SUPPLIERS OF WATER-RELATED SERVICES AND PRODUCTS MAY OFFER OPTIONS SUCH AS PLUMBING/ DRAINAGE COVER, WATER SUPPLY PIPE COVER, WATER BUTTS, WATER SOFTENERS, OTHER WATER EFFICIENCY SERVICES etc.

- Why do you think they offer these services through water company marketing?
  
- Are these appropriate services/products to offer, given they are marketed via water companies? Why/why not

PROBE:

- Related to water usage
- Customer responsibility for water pipes
- **Is it clear what you/HomeServe and your water company is/is not responsible for in relation to problems with your supply**

**pipe? Have responsibilities changed at all in the last couple of years?** Probe for awareness of free leak repair schemes (often one-off, dependent on location/type of leak etc)

- Explore Issues around shared drains/sewers
  - Probe whether feel more confident in Third Party Suppliers as a result of relationship with water/water and sewerage supplier
- Is the type of information Third Party Suppliers such as HomeServe provide to water customers what customers should be receiving? Why/why not?

### *Water Company responsibilities*

- Are there any services/products your water company should tell you about that you would like them to? PROBE:
- Water butts/water efficiency devices; boilers, insulation, energy/telecoms services, water softeners
- Would you be happy for them to work with a third party supplier to tell you about these?
- Why/why not?
  - Does the fact that water companies are monopoly companies make a difference to your view?
- How would you prefer water companies to tell you about water related or other products and services provided by third party suppliers?
- PROBE:
- mail, telephone, email, SMS, own research (e.g. internet), not at all
- If you wanted to complain about receiving marketing material from a third party supplier how would you do it?
- How would you remove yourself from a marketing list for such services/products?

## *Wrapping up*

- Anything else in relation to third party marketing you feel it is important for CCWater to take on board?

**If there is time at the end of the group show second example of marketing material from different water company and explore views of this. Is the link with HomeServe clearer/less clear in this version? Why?**

## *Thank and Close*



## **Online questionnaire for CCWater Third Party Marketing Study**

Version 4

**In order to explore the services received by water and/or sewerage company customers, SPA Future thinking is conducting a research study on behalf of the Consumer Council for Water. The Consumer Council for Water (CCWater) is the independent organisation which has represented water and sewerage consumers in England and Wales since October 2005**

**SPA Future Thinking is an independent research agency, all the information you provide will be treated confidentially and you will not be identified in any way to another organisation.**

**We estimate that it will take you no more than 15 minutes to complete the survey.**

**We would appreciate your response by 25 February 2013**

**If you have any questions about the survey, please call SPA Future Thinking on 1865 336 425 and ask for Rachel McGrail (the project manager) or email [rachel.mcgrail@spafuturethinking.com](mailto:rachel.mcgrail@spafuturethinking.com)**

**Thank you in advance for taking part in this survey.  
Rachel McGrail  
SPA Future Thinking**

## **SCREENING SECTION**

ASK ALL

QA. Firstly, which of the following best describes your home? ***Please select one option only***

Owner-occupied	1	<b>GO TO QB</b>
Rented privately	2	
Rented from housing association/local authority	3	<b>CLOSE</b>
Other	4	
Don't know	5	

---

ASK ALL

QB. Are you the person in your household solely or jointly responsible for dealing with bills such as your water bill? ***Please select one option only***

Yes, sole responsibility	1	<b>GO TO</b>
Yes, joint responsibility	2	<b>QC</b>
No	3	<b>CLOSE</b>

---

ASK ALL

QC. Does your household have any insurance cover for the following home emergencies? ***Please select as many options as apply***

Plumbing and Drains	1	<b>GO</b>
Plumbing and Maintenance	2	<b>TO</b>
Water supply pipe	3	<b>QD</b>
Home appliance cover	4	
Home electrics cover	5	<b>GO</b>
Boiler repair/maintenance cover	6	<b>TO Q1</b>
Do not have such cover	7	

---

ASK IF CODES 1-3 AT QC. OTHERS GO TO Q1

QD And did you take out this cover as a result of information sent by or via your water company introducing you to a provider of water related services and products? **Please select one option only for each type of cover**

*<bring in codes from QC as relevant and provide Yes/No option for each>*

1. Plumbing and Drains
  2. Plumbing and Maintenance
  3. Water supply pipe
- 

ASK IF AT LEAST ONE CODED 1 ('YES') AT QD. OTHERS GO TO Q1

QE Which company(ies) is this cover with? **Please write in your response below**

*<bring in codes from QD as relevant and provide write in option for each>*

1. Plumbing and Drains
  2. Plumbing and Maintenance
  3. Water supply pipe
- 

ASK IF MORE THAN ONE CODED 1 ('YES') AT QD. OTHERS GO TO FILTER AT QG

QF Which of these did you take out first? **Please select one option only**

*<bring in codes from QD as relevant >*

- |                          |   |
|--------------------------|---|
| Plumbing and Drains      | 1 |
| Plumbing and Maintenance | 2 |
| Water supply pipe        | 3 |
- 

ASK IF AT LEAST ONE CODED 1 ('YES') AT QD. OTHERS GO TO Q1

QG Approximately when did you take out the *<insert code from QD if only one coded '1' or from QF if more than one coded '1' at QD>* cover? **Please select one option only**

- |                  |   |                 |
|------------------|---|-----------------|
| Within last year | 1 | <b>GO</b>       |
| 1-3 years ago    | 2 | <b>TO</b>       |
| 4-5 years ago    | 3 | <b>QI</b>       |
| Over 5 years ago | 4 | <b>GO TO QH</b> |
| Don't know       | 5 | <b>CLOSE</b>    |
-

ASK IF COVER TAKEN MORE THAN 5 YEARS AGO ('CODE 4 AT QG). OTHERS GO TO FILTER AT QI

QH How well do you recall the process of taking out the cover? **Please select one option only**

Very well	1	<b>GO TO</b>
Fairly well	2	<b>QI</b>
Not very well	3	<b>CLOSE</b>
Not at all well	4	

---

ASK IF AT LEAST ONE CODED 1 ('YES') AT QD. OTHERS GO TO Q1

QI What made you decide to take out this cover? **Please select all options which apply**

- Had issue with my supply pipe 1
  - Had issue with my plumbing 2
  - Had issue with my drains 3
  - Reassurance in case something goes wrong 4
  - Marketing was reassuring 5
  - Confidence/reputation of provider 6
  - Quick response to emergencies 7
  - Could save money through cover 8
  - Referral by water company 9
  - Recommendation by supplier 10
  - Our responsibilities for water supply pipe 11
  - Our responsibilities for drains/sewer 12
  - Other (please specify) 13
  - Don't know 14
- 

ASK IF AT LEAST ONE CODED 1 ('YES') AT QD. OTHERS GO TO Q1

QJ Have you ever needed to make a claim on your <insert code from QD if only one coded '1' or from QF if more than one coded '1' at QD> cover? **Please select one option only**

- Yes 1
- No 2

---

ASK IF AT LEAST ONE CODED 1 ('YES') AT QD. OTHERS GO TO Q1

QK Overall how satisfied or dissatisfied would you say you are with the <insert code from QD if only one coded '1' or from QF if more than one coded '1' at QD> cover you have? **Please select one option only**

Very satisfied	1
Fairly satisfied	2
Neither satisfied nor dissatisfied	3
Fairly dissatisfied	4
Very dissatisfied	5
Don't know	6

---

ASK ALL DISSATISFIED AT (CODES 4-5 AT QK). OTHERS GO TO Q1

QL Why do you say you are dissatisfied with the cover you have? **Please write in your response below**

---

**IF CLOSING USE FOLLOWING STATEMENTS AND DO NOT COUNT TO QUOTA:-**

**CLOSING AT QA/QB: Thank you very much for your interest in this survey, unfortunately the rest of our questions are for those people who own their properties and who have responsibility for their water bills.**

**CLOSING AT QG/H: Thank you very much for your interest in this survey, unfortunately the rest of our questions are for those people who can easily recall the process of taking out water related services and products.**

**MAIN QUESTIONNAIRE**  
**SECTION 1: BASELINE OPINION**

ASK ALL

Q1 Who is your water company (that is who do you receive your water and sewerage services bill from)? This may be a company which deals with your sewerage services too. ***Please select one option only***

Anglian Water Services Ltd	1
Dwr Cymru Cyfyngedig (Welsh Water)	2
Northumbrian Water Ltd	3
Severn Trent Water Ltd	4
South West Water Ltd	5
Southern Water Services Ltd	6
Thames Water Utilities Ltd	7
United Utilities Water Plc (North West Water)	8
Wessex Water Services Ltd	9
Yorkshire Water Services Ltd	10
Bournemouth Water Plc (Sembcorp)	11
Bristol Water Plc	12
Cambridge Water Company Plc	13
Cholderton & District Water Company Ltd	14
Dee Valley Water Plc	15
Essex & Suffolk Water	16
Affinity Water Southeast Ltd (formerly Veolia Water Southeast)	17
Hartlepool Water Plc	18
Portsmouth Water Plc	19
South East Water Plc (including Mid Kent Water Plc)	20
South Staffordshire Water Plc	21
Sutton & East Surrey Water Plc	22
Affinity Water East Ltd (formerly Veolia Water East)	23
Affinity Water Central Ltd (formerly Veolia Water Central)	24
Don't know	25

ASK IF Q1 CODES 1-10. OTHERS GO TO Q2B

Q2a And does <insert code from Q1) also provide your sewerage services, or do you have a septic tank? **Please select one option only**

- |   |   |
|---|---|
| Provides sewerage services                      | 1 |
| Have septic tank                                | 2 |
| Different company provides my sewerage services | 3 |
| Don't know                                      | 4 |
- 

ASK IF Q1 CODES 11-24. OTHERS GO TO Q4

Q2b Do you have a septic tank? **Please select one option only**

- |     |   |
|-----|---|
| Yes | 1 |
| No  | 2 |
- 

ASK IF Q1 CODES 11-24 AND CODE 2 AT Q2B. OTHERS GO TO Q4

Q3 Who is your sewerage company (the bill from your water company will also say who provides your sewerage services)? **Please select one option only**

- |   |    |
|---|----|
| Anglian Water Services Ltd                    | 1  |
| Dwr Cymru Cyfyngedig (Welsh Water)            | 2  |
| Northumbrian Water Ltd                        | 3  |
| Severn Trent Water Ltd                        | 4  |
| South West Water Ltd                          | 5  |
| Southern Water Services Ltd                   | 6  |
| Thames Water Utilities Ltd                    | 7  |
| United Utilities Water Plc (North West Water) | 8  |
| Wessex Water Services Ltd                     | 9  |
| Yorkshire Water Services Ltd                  | 10 |
-

ASK ALL

Q4 Taking everything into account, overall how satisfied or dissatisfied are you with your water and/or sewerage company? **Please select one option only**

- |                                    |   |
|------------------------------------|---|
| Very satisfied                     | 1 |
| Fairly satisfied                   | 2 |
| Neither satisfied nor dissatisfied | 3 |
| Fairly dissatisfied                | 4 |
| Very dissatisfied                  | 5 |
| Don't know                         | 6 |
- 

ASK ALL

Q5 Apart from the actual bill you get, how often would you say you receive information from your water and/or sewerage supplier? **Please select one option only**

- |                             |   |
|-----------------------------|---|
| Every month                 | 1 |
| A few times within 6 months | 2 |
| Once every six months       | 3 |
| A few times a year          | 4 |
| Once a year                 | 5 |
| Never                       | 6 |
| Don't know                  | 7 |
- 

ASK ALL

Q6 Overall how satisfied or dissatisfied would you say you are with the information you receive either with your water and/or sewerage service bill or independently from your bill? **Please select one option only**

- |                                    |   |
|------------------------------------|---|
| Very satisfied                     | 1 |
| Fairly satisfied                   | 2 |
| Neither satisfied nor dissatisfied | 3 |
| Fairly dissatisfied                | 4 |
| Very dissatisfied                  | 5 |
| Don't know                         | 6 |



---

ASK ALL DISSATISFIED WITH COMMUNICATIONS (CODES 4-5 AT Q6). OTHERS GO TO Q8

Q7 Why do you say you are dissatisfied with information you receive via your water and/or sewerage company? **Please write in your response below**

---

---

ASK ALL

Q8 Have you ever received any information from (or via) your water and/or sewerage company about services or products available from other organisations? **Please select one option only**

Yes	1
No	2

---

ASK ALL CODE 1 AT Q8. OTHERS GO TO Q11

Q9 Looking at the following possible descriptions of the information you have received from your water and/or sewerage company (offering services and products from other organisations), to what extent do you agree that receiving this information via your water company was...? **Please select one option only for each statement.**

<RANDOMISE STATEMENTS> <Input scale of Strongly agree; tend to agree; neither agree nor disagree; tend to disagree; strongly disagree>

1. Useful
  2. Informative
  3. Appropriate
  4. Intrusive
  5. Unnecessary
  6. Confusing
- 

ASK ALL CODE 1 AT Q8. OTHERS GO TO Q11

Q10 From this information, how clear was it who would be the provider of the services or products to consumers? **Please select one option only.**

Very clear	1
Fairly clear	2
Not very clear	3
Not at all clear	4

## SECTION 2: STIMULUS RESPONSE

We are now going to show you some examples of marketing similar to what you may or may not have received from your water company either with a bill or independently. Please take some time to look through the information.

The information uses an example from *<insert as relevant “Yorkshire Water/Thames Water/South Staffordshire Water”>* which may or may not be your own water/sewerage company

*<Ensure Yorkshire Water sample sees only Yorkshire Water info; Thames Water sample sees only Thames Water info; South Staffs sample sees only South Staffs info>*

*<For all remaining sample, rotate stimulus so that 25% see Yorkshire Water; 25% see South Staffs; and 50% see Thames Water>*

ASK ALL

Q11 Have you received anything similar to this from or via your water and/or sewerage company? **Please select one option only.**

Yes	1
No	2

---

ASK ALL

Q12 Based on these examples, to what extent do you agree that providing this type of information to water and sewerage customers is....? **Please select one option only for each statement.**

*<RANDOMISE STATEMENTS> <Input scale of Strongly agree; tend to agree; neither agree nor disagree; tend to disagree; strongly disagree>*

1. Useful
  2. Informative
  3. Appropriate
  4. Intrusive
  5. Unnecessary
  6. Confusing
-

---

ASK INDIVIDUALLY FOR EACH Q12 STATEMENT: IF AGREE (CODES 1-2) AT STATEMENTS Q12 '1-6'

Q13A Why do you agree this information is *<insert statement from q12 as relevant>*?  
**Please write in your response below**

---

---

ASK INDIVIDUALLY FOR Q12 STATEMENT: IF DISAGREE (CODES 3-4) AT STATEMENTS Q12 '1-6'

Q13B Why do you disagree this information is *<insert statement from q12 as relevant>*? **Please write in your response below**

---

---

ASK ALL

Q14 How clear was it who is offering the service or product to consumers? **Please select one option only.**

Very clear	1
Fairly clear	2
Not very clear	3
Not at all clear	4

---

---

ASK ALL

Q15 Which company do you think would be supplying the services and/or products if you took up this offer? **Please write in your response below**

---

---

*<show stimulus again>*

ASK ALL

Q16 Looking at the example again, how clear are each of the following? **Please select one option only for each statement.**

*<Input scale of very clear; fairly clear; not very clear; not at all clear>*

1. Cost of the cover
  2. Type of cover being offered
  3. Length of cover
  4. Cancellation options
- 
-

**Third party suppliers (that is companies which are not directly your water or sewerage services provider) may offer customer products and services such as plumbing/ drainage cover; water supply pipe cover; water efficiency products such as water butts or water softeners etc through communications provided in association with a water and/or sewerage company**

ASK ALL

Q17 What impact does this marketing practice have on your opinion of your water and/or sewerage company? ***Please select one option only***

<ROTATE CODES 1-2>

- |                 |   |
|-----------------|---|
| Positive impact | 1 |
| Negative impact | 2 |
| No impact       | 3 |

---

ASK ALL

Q18 And what impact does this marketing practice have on your opinion of third party suppliers working in association with water and sewerage companies? ***Please select one option only***

<ROTATE CODES 1-2>

- |                 |   |
|-----------------|---|
| Positive impact | 1 |
| Negative impact | 2 |
| No impact       | 3 |

---

ASK ALL

Q19 Would you feel more or less confident taking out products and services from an organisation marketing them through your water and sewerage company? ***Please select one option only***

- |                             |   |
|-----------------------------|---|
| More confident              | 1 |
| Less confident              | 2 |
| Make no difference          | 3 |
| Depends what the product is | 4 |
-

---

ASK ALL

Q20 How confident are you that you understand your own responsibilities as a householder in the event of problems with your water supply pipe? **Please select one option only**

- |                      |   |
|----------------------|---|
| Very confident       | 1 |
| Fairly confident     | 2 |
| Not very confident   | 3 |
| Not at all confident | 4 |

---

ASK ALL

Q21 Which of the following statements do you think most accurately describes what your water and/or sewerage company does in terms of repairing leaks to pipework which is the responsibility of the householder? **Please select one option only**

- |  |   |
|--|---|
| My water and sewerage company will maintain and repair free of charge all leaks as required to a household's water supply pipe                             | 1 |
| My water and/or sewerage company will provide one free repair for a leak or maintenance required to a household's water supply pipe                        | 2 |
| My water and/or sewerage company can use its discretion and a range of criteria to decide whether to make a free repair to a household's water supply pipe | 3 |
| My water and sewerage company does not offer any free repair or maintenance service to a household's water supply pipe                                     | 4 |
-

ASK ALL

**Some water and sewerage companies offer assistance with leaks and repairs to the water supply pipe for which householders are responsible (to the boundary of the property and not underneath any structures). This could be for example, a 'Once Only' Free Repair Service or a contribution to the costs of repair or maintenance.**

Q22 To what extent are you aware of water and/or sewerage company's free leak repair schemes? **Please select one option only**

- |  |   |
|--|---|
| Heard of and have looked into it       | 1 |
| Heard of but do not know much about it | 2 |
| Not heard of it at all                 | 3 |

---

ASK ALL

Q23 Which, if any, of the following products and services would you be likely to consider purchasing if you received information about them from a third party supplier via your water company? **Please select all options which apply**

- |                                      |    |
|--------------------------------------|----|
| Plumbing and drains cover            | 1  |
| Plumbing and maintenance cover       | 2  |
| Water supply pipe cover              | 3  |
| Water butts/water efficiency devices | 4  |
| Boiler repair and maintenance        | 5  |
| Insulation                           | 6  |
| Energy services                      | 7  |
| Telecoms services                    | 8  |
| Other (please specify)               | 9  |
| None of these                        | 10 |
| Don't know                           | 11 |

---

ASK ALL

Q24 Which, if any, if the following products do you think your water and/or sewerage company should tell you about? **Please select all options which apply**

- |                                      |    |
|--------------------------------------|----|
| Plumbing and drains cover            | 1  |
| Plumbing and maintenance cover       | 2  |
| Water supply pipe cover              | 3  |
| Water butts/water efficiency devices | 4  |
| Boiler repair and maintenance        | 5  |
| Insulation                           | 6  |
| Energy services                      | 7  |
| Telecoms services                    | 8  |
| Other (please specify)               | 9  |
| None of these                        | 10 |
| Don't know                           | 11 |

---

ASK IF CODES 1-9 AT Q24. OTHERS GO TO FILTER AT Q26

Q25 Would you be happy for your water and/or sewerage company to work with a third party supplier to tell you about these services and products? **Please select one option only**

- |     |   |
|-----|---|
| Yes | 1 |
| No  | 2 |

---

ASK IF CODE 10 AT Q24 OR CODE 2 AT Q25. OTHERS GO TO FILTER AT Q27

Q26 Why not? **Please write in your response below**

---

---

ASK IF CODE 1 AT Q25. OTHERS GO TO Q28

Q27 How would you prefer water and/or sewerage companies to tell you about water/sewerage related or other products and services provided by third party suppliers? **Please select all options which apply**

- |  |   |
|--|---|
| With the water/sewerage company bill                             | 1 |
| Via other mail from water/sewerage company                       | 2 |
| Via a telephone call from water/sewerage company                 | 3 |
| Via an email from water/sewerage company                         | 4 |
| Other communication from water/sewerage company (please specify) | 5 |
| Don't know   | 6 |

---

ASK ALL

Q28 How important is it for water and/or sewerage companies to give their customers the opportunity to see information about water and sewerage related services and products from other organisations? **Please select one option only**

- |                      |   |
|----------------------|---|
| Very important       | 1 |
| Fairly important     | 2 |
| Not very important   | 3 |
| Not at all important | 4 |

---

ASK ALL

Q29 If a third party supplier is providing a service or product but has a partnership with a water and/or sewerage company, do you think information should look like it has come from the water and/or sewerage company, the third party supplier, or both (this could be through the use of logos etc)? **Please select one option only.**

- |  |   |
|--|---|
| Branded water and/or sewerage company                          | 1 |
| Branded third party supplier                                   | 2 |
| Co-branded, water and/or sewerage company/third party supplier | 3 |



---

ASK ALL

Q30 Which of the following options, best describes how you would go about removing yourself from a marketing list for such services and products? **Please select one option only**

- |   |   |
|---|---|
| Contact water and/or sewerage company                     | 1 |
| Contact third party supplier                              | 2 |
| Contact the Consumer Council for Water                    | 3 |
| Contact the regulator for the water industry - Ofwat      | 4 |
| Other (please specify)                                    | 5 |
| Would not know how to remove myself from a marketing list | 6 |
| Don't know  | 7 |

---

ASK ALL

Q31 Which, if any, of the following insurance products do you currently have, or have you purchased in the last three years? **Please select all options which apply**

- |   |   |
|---|---|
| Car insurance from a retail brand (e.g. Tesco, M&S, Post Office, AA etc)    | 1 |
| Home insurance from a retail brand (e.g. Tesco, M&S, Post Office, AA etc)   | 2 |
| Travel insurance from a retail brand (e.g. Tesco, M&S, Post Office, AA etc) | 3 |
| Other insurance from a retail brand (e.g. Tesco, M&S, Post Office, AA etc)  | 4 |
| None of these   | 5 |

---

ASK IF ANY CODED 1-4 AT Q31. OTHERS GO TO CLASSIFICATION

Q32 Who do you think provides the insurance services for these product(s) you have owned? **Please select one option only**

- |   |   |
|---|---|
| The retailer                            | 1 |
| Another company underwriting the policy | 2 |
| Other (please specify)                  | 3 |
| Don't know                              | 4 |

### **SECTION 3: CLASSIFICATION**

Finally we would like to ask a few personal questions so we can group the answers we get.

ASK ALL

Q33 Do you have a water meter? *Please select one option only*

Yes	1
No	2

---

ASK ALL

Q34 Are you... *Please select one option only*

Male	1
Female	2

---

ASK ALL

Q35 Which of these age groups do you fall into? *Please select one option only*

16-24	1
25-34	2
35-44	3
45-54	4
55-64	5
65+	6

---

ASK ALL

Q36 How would you describe your ethnic background? ***Please select one option only***

- White:**
- British 1
  - Irish 2
  - Any other White background 3
- Mixed:**
- White and Black Caribbean 4
  - White and Black African 5
  - White and Asian 6
  - Any other Mixed background 7
- Asian or Asian British:**
- Indian 8
  - Pakistani 9
  - Bangladeshi 10
  - Any other Asian background 11
- Black or Black British:**
- Caribbean 12
  - African 13
  - Any other Black background 14
- Chinese 15
  - Other 16
  - Refused 17

---

ASK ALL

Q37 Do you or anyone in your household have a long-term illness, health problem or disability which limits your daily activities or the work you can do? **Please select all options which apply**

Yes (self)	1
Yes (other household member)	2
No	3
Don't know/refused	4

---

ASK ALL

Q38 How would you describe the composition of your household? **Please select one option only**

Single adult	1
Married/co-habiting couple	2
Two adults	3
Three or more adults	3
1-parent family, with at least one child under 18	4
2-parent family, with at least one child under 18	5
Other	6

---

ASK ALL

Q39 What type of accommodation do you live in? **Please select one option only**

Detached house/bungalow	1
Semi-detached house/bungalow	2
Terraced house/bungalow	3
Flat/maisonette/apartment	4
Other	5
Don't know	6

---

ASK ALL

Q40 And approximately when was your house built? **Please select one option only**

2010-2013	1
2000-2009	2
1990s	3
1980s	4
1970s	5
1960s	6
1950s	7
1900-1949	8
1800s	9
Before 1800	10

THANK YOU VERY MUCH FOR YOUR HELP, THIS SURVEY IS BEING CONDUCTED TO HELP CCWATER UNDERSTAND WATER CUSTOMER ATTITUDES TOWARDS THIRD PARTY MARKETING.

THANK YOU VERY MUCH FOR GIVING UP YOUR TIME TO COMPLETE THIS SURVEY, YOUR INPUT IS VERY VALUABLE. CCWATER MAY CONDUCT FURTHER RESEARCH INTO THIS AREA, WOULD YOU BE WILLING TO BE CONTACTED BY US AGAIN IN RELATION TO THIS RESEARCH.

IF YOU ARE WILLING TO BE CONTACTED BY US, PLEASE ENTER YOUR CONTACT DETAILS BELOW.

- |                                 |   |
|---------------------------------|---|
| Yes, willing to be contacted    | 1 |
| No, not willing to be contacted | 2 |

**IF WILLING:**

Please provide a preferred telephone number and/or email address below for us to use to make the appointment with you. We will contact you between the hours of 9.00am and 8.00pm Monday to Friday.

Telephone:

Email:

# Stimulus 1

Peace  
of mind  
for 99p  
A MONTH

<Title.SurnameXXXXXXXXXXXXXXXXXX>,  
why not arrange Plumbing and Drainage Cover  
and pay only 99p a month in the first year?

Yes I would like to apply for Plumbing and Drainage Cover for just £11.88 in the first year

**Plumbing and Drainage Cover Reply Form**  
Please complete top section and then either A, B or C and return whole back page to HomeServe in the envelope provided.

<Title Initial Surname>  
<Address line 1>  
<Address line 2>  
<Address line 3>  
<Address line 4>  
<Address line 5>  
<Address line 6>  
<Address line 7>

<CACI CUST>

Product Reference: **SS5PC4R**

**Who is eligible for Plumbing and Drainage Cover?**

House Owners  Flat Owners  Landlords/Tenants

If your details are incorrect, please tick and amend. ✓

Tel No. (Home) \_\_\_\_\_  
Tel No. (Mobile) \_\_\_\_\_

**A Tick to indicate frequency of Direct Debit payment and complete the instruction below ✓**

1. Direct Debit – Annually **£11.88**     2. Direct Debit – Quarterly **£2.97**     3. Direct Debit – Monthly **£3.96**

See below for other payment options.

**Instruction to your Bank or Building Society to pay by Direct Debit**  
Please fill in this form using a BLUE/BLACK pen and return it in the Freepost envelope provided  
or to: Freepost RLYC-LMAL-GE8H HomeServe, Cable Drive, Walnut, WS2 7BN.  
Name of account holder(s)

Reference (For HomeServe official use only) \_\_\_\_\_    Originator's identification number **941630**

Name and full postal address of your Bank or Building Society \_\_\_\_\_

Please pay HomeServe Membership Ltd Direct Debits from the account detailed in this instruction subject to the subsequent approval by the Direct Debit Guarantee. I understand that this instruction may remain with HomeServe Membership Ltd and, if so, details will be passed electronically to my Bank/Building Society.

Branch Sort Code \_\_\_\_\_    Branch/Building Society account no. \_\_\_\_\_

Signature \_\_\_\_\_    Date \_\_\_\_\_

**B Credit/Debit Card**  
Please indicate which credit/debit card you wish to use for payment, complete the details, then return the completed form to HomeServe in the Freepost envelope provided. Please make sure you have signed and dated the form.

MasterCard  Visa  Maestro  Other \_\_\_\_\_

Card No. \_\_\_\_\_    Expiry Date \_\_\_\_\_

Name and address of account holder(s) \_\_\_\_\_

I authorise HomeServe Membership Ltd to debit my card for the first year's premium. For subsequent years, excluding Maestro payments, the premium will be charged to my card on the renewal date of the policy, unless I inform you otherwise. I will be advised of this before each renewal.

Signature \_\_\_\_\_    Date \_\_\_\_\_


**C Cheque or Postal Order**  
Please make your cheque or postal order payable to HomeServe Membership Ltd then send together with this completed form to HomeServe in the Freepost envelope provided. Please make sure your cheque or postal order is signed and dated before you send the envelope back. Please also write your name and address on the reverse of the cheque.

Signature \_\_\_\_\_    Date \_\_\_\_\_

**Declaration** - By completing and sending this Reply Form to HomeServe I agree I want to purchase Plumbing and Drainage Cover and would like to enter into a contract with Inter Partner Assistance SA to provide the insurance detailed in the information booklet enclosed and a separate contract with HomeServe Membership Ltd to arrange and administer the insurance. The key information relating to this insurance is set out in the information booklet and Your Questions Answered section enclosed, including that the policy will automatically renew if payment is made by Direct Debit or credit/debit card, unless I let HomeServe know that I do not wish to continue. I confirm the product meets my demands and needs as a homeowner who wishes to have insurance cover relating to a plumbing or drainage emergency at my domestic property. If you have any questions, please call HomeServe on 0800 783 5618.

South Staffordshire Water Plc and HomeServe Membership Ltd (including their respective group companies) may want to contact you about products, services and offers that might be of interest to you. By submitting your details you are consenting to receiving marketing communications by post and phone unless you indicate an objection to receiving such communications by ticking the relevant boxes below.

Post  Phone



**South Staffs Water**

<Title Initial Surname>  
<Address line 1> \_\_\_\_\_  
<Address line 2> \_\_\_\_\_  
<Address line 3> \_\_\_\_\_  
<Address line 4> \_\_\_\_\_  
<Address line 5> \_\_\_\_\_  
<Address line 6> \_\_\_\_\_  
<Address line 7> \_\_\_\_\_

<My local Post Office Window> \_\_\_\_\_  
<Address line 1> \_\_\_\_\_  
<Address line 2> \_\_\_\_\_  
<Address line 3> \_\_\_\_\_

calling month: 2012

**Plumbing and Drainage Cover benefits at a glance**

- ✓ UK claims number, available 24 hours a day, 365 days a year.
- ✓ Emergency claims given priority.
- ✓ No repair bill to pay within claims limits.
- ✓ Peace of mind.
- ✓ Just call and HomeServe will do the rest.

**A blocked toilet. A burst pipe. A blocked drain.**  
For just 99p a month, HomeServe will help make it go away

**Solutions**  
Leading a busy life doesn't leave much time to deal with little things, let alone unexpected plumbing or drainage problems, and since emergency claims your home has not been covered through HomeServe.

**Imagine the mess caused by a burst pipe, blocked drain or a leaking toilet.**  
There's also the inconvenience of trying to find a plumber fast.

**We've teamed up with HomeServe to bring you this offer of Plumbing and Drainage Cover.** This Cover is arranged and administered by HomeServe and underwritten by Inter Partner Assistance SA.

- UK claims number, available 24 hours a day, 365 days a year
- A network of plumbers, approved by HomeServe, covering your local area.
- Cover for up to £2,000 per claim for your internal plumbing and drainage – up to three claims per year
- Cover for up to £4,000 per claim for your external drainage – up to two claims per year
- No repair bill to pay – the bill is settled on your behalf within the claims limits.

**Whilst cover includes many things, there are some exclusions.** For example, your external water supply pipes, gutters and rainwater chains are not covered. For more details and information about HomeServe see Your Questions Answered booklet and in the enclosed information booklet.

**Just 99p a month with this first year offer**  
<Title.SurnameXXXXXXXXXXXXXXXXXX>, as a South Staffs Water customer, you can get cover for just 99p a month (£11.88 in the first year), if you wish to apply for cover, before doing so please check you aren't covered elsewhere and bear in mind that your policy may automatically renew depending upon the method of payment you choose.

**It's easy to take out Plumbing and Drainage Cover for <Address Line 1XXXXXXXXXXXXXXXXXX>**  
Just complete and return the attached Reply Form, call HomeServe on 0800 783 5618 quoting reference SS5PC4R or visit [www.south-staffs-water.co.uk/offer](http://www.south-staffs-water.co.uk/offer)

Yours sincerely  
*Barbara Jolye*

**Barbara Jolye**, Head of Customer Engagement, South Staffs Water

**P.S. One in eight homeowners in the South Staffs Water area already trust Plumbing and Drainage Cover. So why not join them and arrange cover today?**

**Important Information**  
The price will increase at renewal. Currently customers in their 2nd year are paying £104.00 for this policy provided they have made no claims.

South Staffordshire Water Plc is an appointed representative of HomeServe Membership Ltd, which is authorised and regulated by the Financial Services Authority, South Staffordshire Water Plc, Registered Office: Green Lane, Walnut, WS2 7PD. Registered in England No. 290742.  
HomeServe reserves the right to withdraw this promotion at any time.

If you would like to arrange cover complete and return the Reply Form, visit [www.south-staffs-water.co.uk/offer](http://www.south-staffs-water.co.uk/offer) or call HomeServe today, quoting reference SS5PC4R on

0800 783 5618

**Line open:**  
Monday to Friday 8am – 8pm  
Saturday 9am – 4pm  
7pm to 11pm  
Call may be recorded for quality control and to improve our service.

## Get all these benefits for just 99p a month with Plumbing and Drainage Cover

- A UK claims number, available **24 hours a day, 365 days a year**
- **A network of plumbers, approved by HomeServe, covering your local area**
- **Cover for up to £2,000 per claim** for your internal plumbing and drainage – **up to three claims per year**
- **Cover for up to £4,000 per claim** for your external drainage – **up to two claims per year**
- No repair bill to pay – the bill is settled on your behalf within the claims limits.
- Just call and HomeServe will do the rest.

**Whilst cover includes many things, there are some exclusions.** For example, your external water supply pipe, guttering and rainwater drains are not covered. For more details see 'Your Questions Answered' below and the enclosed Information Booklet.

### Your Questions Answered

#### Internal plumbing and drainage

##### Examples of what is covered

- Repair to your internal plumbing and drainage including where there's a total loss of water to your property or loss of water to your kitchen taps, blocked drainage, leaks or loss of hot facilities in your property.
- Up to £2,000 per claim.
- Up to three claims per year.

##### Examples of what is not covered

- Leaking overflow pipes and any dripping taps that require repairing.
- Showers including the shower unit, controls, outlet or shower head.
- Smells and noises from pipework outside.
- Replacement of water radiators, thermostatic radiator valves, hot water cylinders and sanitary ware.

#### Do I already have cover elsewhere?

Homeowners are advised to check if their existing home insurance or other policies provide cover expert assistance and repairs in the event of the domestic emergencies and incidents covered by this policy so you are not paying for cover you do not need.

#### Who is eligible to apply?

This policy is for homeowners, flats & commercial and other business premises are not eligible, and council and housing association tenants do not need the service. The property must be your permanent private residence and owned and solely occupied by you and your family with no business use. Flats, maisonettes, mobile homes, bed and breakfast homes and let properties are not covered.

#### When will I be covered?

Your policy starts the day your application is processed. To prevent claims on pre-existing problems and to keep premiums low, there is an initial exclusion period of 14 days when you will not be covered, giving you 11 months' cover a year from start. If you decide to renew your policy before the date of expiry there will be no exclusion period at renewal.

#### How quickly will HomeServe respond to a claim?

If the emergency is with your home and you are unable to temporarily stop further damage being caused within the main house of the property, we will be able to turn off the water costs to a leak or you have to shut a hot water facility, we aim to be with you within two hours. For other incidents we aim to be with you the same day.

#### Who provides Plumbing and Drainage Cover?

This policy is underwritten by Inter Partner Assistance SA (IPA), which is the related underwriting company fully owned by the ARA Assistance Group. IPA is a Belgian firm of Avenue Louise 166, 1050 Brussels, which has a UK branch office registered by the Financial Services Authority (FSA) (FSA registered number 202664).

#### External drainage

##### Examples of what is covered

- Leaks or blockages to your external drainage pipes, to leave you with a running drain.
- Repair collapsed drains that can't be cleared.
- Up to £4,000 per claim.
- Up to two claims per year.

##### Examples of what is not covered

- Drains and sewers for which you do not have responsibility (including any outside of your property boundary or beneath or inside any building).
- Additional repair work following resolution of the immediate problem, for example to prevent the problem happening again.
- External guttering, rainwater downpipes, or rainwater drains and downpipes.
- Repairs to your external water supply pipe.

IPA's registered UK address is The Quadrangle, 106 - 110 Station Road, Redhill Surrey RH1 1PR (Company number FC008948). The policy is arranged for you by HomeServe which is a trading name of HomeServe Membership Ltd, with registered office at Cable Drive, Walsall, W52 7BN (Registered in England no. 2770612). You will have a contract with HomeServe Membership Ltd who has arranged the policy, and a separate contract with Inter Partner Assistance SA for the policy itself. The total price you pay is unaffected by these arrangements.

#### How can I pay?

If you pay by Direct Debit you can choose to pay your premium monthly, quarterly or annually. Please see the Reply Form for the terms involved. Payments by any other method will be by one annual payment. These prices include any applicable Insurance Premium Tax and administration fees.

#### What happens next year?

If you choose to pay by Direct Debit or credit/debit card, including direct payments, you will receive your new policy documentation in advance of renewal to give you the opportunity to decide whether the cover is still right for you. If you are happy for your policy to continue it will automatically renew. If you have any queries or do not wish to continue with cover simply contact HomeServe. If you choose any other method of payment, you will be sent an invitation to renew prior to your renewal date. Prices will increase in subsequent years if you make any claim on your policy this may affect your future premiums.

#### How can this policy be cancelled?

The cancellation period is 28 days after your policy start date, it includes your 14 day statutory cancellation period. For further details of the cancellation terms, please see the Terms and Conditions.

#### Full Terms and Conditions can be found in the enclosed Information Booklet.

Claims limits include the cost of labour, materials and VAT as applicable.

## 99p a month for the first year of Plumbing and Drainage Cover

It's a small price to pay for peace of mind

There is an initial 14 day period when you're not covered, giving you 11 months' cover in your first year. The effective cost of cover is therefore £1.03 a month.

### Without cover, see what a plumbing or drainage problem could cost

The diagram shows where things may go wrong – and how much a surveyed plumber would typically charge a customer without cover. With Plumbing and Drainage Cover it's not something you'd need to worry about.



Diagram for illustrative purposes only.

\* HomeServe Research Sep 2012 in million sample size of 25.

#### Plumbing and Drainage Cover – take a look at the benefits you'll receive

1. UK claims number, available **24 hours a day, 365 days a year**
2. **A network of plumbers, approved by HomeServe, covering your local area**
3. **Cover for up to £2,000 per claim** for your internal plumbing and drainage, including labour, materials and VAT with **up to three claims per year**
4. **Cover for up to £4,000 per claim** for your external drainage including labour, materials and VAT with **up to two claims per year**

**Whilst cover includes many things, there are some exclusions.** For example, your external water supply pipe, guttering and rainwater drains are not covered. For more details see 'Your Questions Answered' opposite and the enclosed Information Booklet.

If you would like to arrange cover, complete and return the Reply Form, visit [www.south-staffs-water.co.uk/offer](http://www.south-staffs-water.co.uk/offer) or call HomeServe today, quoting **SSSPC4R**

**0800 783 5618**

To arrange cover lines are open: Monday to Friday 8am – 8pm, Saturday 8am – 4pm and Sunday 10am – 4pm. Calls may be recorded for quality control and training purposes.



# Stimulus 2

Peace  
of mind  
for 99p  
A MONTH

## <Title.SurnameXXXXXXXXXXXXXXXXXX>, why not arrange Plumbing and Drainage Cover and pay only 99p a month in the first year?

Yes I would like to apply for Plumbing and Drainage Cover for just £11.88 in the first year

**Plumbing and Drainage Cover Reply Form**  
Please complete top section and then either A, B or C and return whole back page to HomeServe in the envelope provided.

<Title Initial Surname>  
<Address line 1>  
<Address line 2>  
<Address line 3>  
<Address line 4>  
<Address line 5>  
<Address line 6>  
<Address line 7>

<CACI CUST>

Product Reference: **YWSPC4R**

Who is eligible for Plumbing and Drainage Cover?

House Owners  Flat Owners  Landlords/Tenants

If your details are incorrect, please tick and amend.

Tel No. (Home) \_\_\_\_\_  
Tel No. (Mobile) \_\_\_\_\_

**A Tick to indicate frequency of Direct Debit payment and complete the instructions below.**

1. Direct Debit - Annually **£11.88**     2. Direct Debit - Quarterly **£2.97**     3. Direct Debit - Monthly **£0.99**

See below for other payment options.

**Instruction to your Bank or Building Society to pay by Direct Debit**  
Please fill in this form using a BLUE/BLACK pen and return it in the Freepost envelope provided or to: Freepost RLYC-LXAL-GEEH, HomeServe, Cable Drive, Wakefield, W52 7DN. Name of account holder(s): \_\_\_\_\_  
Reference (For HomeServe offers use only): \_\_\_\_\_ Originator's destination number: **941630**

Name and full postal address of your Bank or Building Society: \_\_\_\_\_  
Branch Sort Code: \_\_\_\_\_ Bank/Building Society account no: \_\_\_\_\_

Signature: *X* \_\_\_\_\_ Date: \_\_\_\_\_

**B Credit/Debit Card**  
Please indicate which credit/debit card you wish to use for payment, complete the details, then return the completed form to HomeServe in the Freepost envelope provided. Please make sure you have signed and dated the form.

MasterCard  Visa  Maestro  Issue No: \_\_\_\_\_  
Card No: \_\_\_\_\_  
Valid From: \_\_\_\_\_ Expiry Date: \_\_\_\_\_

Name and address of account holder(s): \_\_\_\_\_  
Signature: *X* \_\_\_\_\_ Date: \_\_\_\_\_

**C Cheque or Postal Order**  
Please make your cheque or postal order payable to: HomeServe Membership Ltd then send together with this completed form to HomeServe in the Freepost envelope provided. Please make sure your cheque or postal order is signed and dated before you send the envelope back. **Please also write your name and address on the reverse of the cheque.**

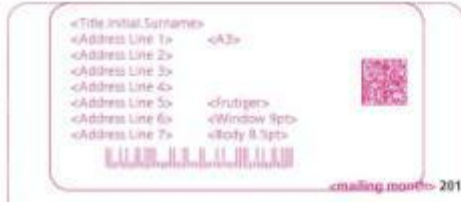
Signature: *X* \_\_\_\_\_ Date: \_\_\_\_\_

**Declaration** - By completing and sending this Reply Form to HomeServe I agree I want to purchase Plumbing and Drainage Cover and would like to enter into a contract with Inter Partner Assistance SA to provide the insurance detailed in the Information Booklet enclosed and a separate contract with HomeServe Membership Ltd to arrange and administer the insurance. The key information relating to this insurance is set out in the Information Booklet and Your Questions Answered section enclosed, reading that the policy will automatically renew if payment is made by Direct Debit or credit/debit card, unless I tell HomeServe that I do not wish to continue. I confirm the product meets my demands and needs as a homeowner who wishes to have insurance cover relating to a plumbing or drainage emergency at my domestic property. If you have any questions, please call HomeServe on 0800 587 0009.

Yorkshire Water Services Limited and HomeServe Membership Ltd (including their respective group companies) may want to contact you about products, services and offers that might be of interest to you. By submitting your details you are consenting to receiving marketing communications by post and phone unless you indicate an objection to receiving such communications by ticking the relevant box(es) below.  
Post  Phone



Call HomeServe on 0800 587 0009  
Lines open Weekdays 8am - 8pm, Saturday 8am - 4pm and Sunday 10am - 4pm. Calls may be recorded for quality control and training purposes.



- Plumbing and Drainage Cover benefits at a glance**
- ✓ UK claims number, available 24 hours a day, 365 days a year.
  - ✓ Emergency claims given priority.
  - ✓ No repair bill to pay within claims limits.
  - ✓ Peace of mind.
  - ✓ Just call and HomeServe will do the rest.

A blocked toilet. A burst pipe. A blocked drain.  
For just 99p a month, HomeServe will help make it go away

**Relaxation**  
Leading a busy life doesn't leave much time to deal with little hiccups, let alone unexpected plumbing or drainage problems, and since <sup>you're</sup> you home has not been covered through HomeServe.

**Imagine the mess caused by a burst pipe, blocked drain or a leaking toilet.**  
There's also the inconvenience of trying to find a plumber fast.

**We've teamed up with HomeServe to bring you this offer of Plumbing and Drainage Cover.** This Cover is arranged and administered by HomeServe and underwritten by Inter Partner Assistance SA.

- UK claims number, available 24 hours a day, 365 days a year
- A network of plumbers, approved by HomeServe, covering your local area.
- Cover for up to £2,000 per claim for your internal plumbing and drainage - up to 3 claims per year.
- Cover for up to £4,000 per claim for your external drainage - up to 2 claims per year.
- No repair bill to pay - the bill is settled on your behalf within the claims limits.

**Whilst cover includes many things, there are some exclusions.** For example, your external water supply pipe, guttering and rainwater drains are not covered. For more details and information about HomeServe see 'Your Questions Answered' overlaid and in the enclosed Information Booklet.

This is a 12 month policy. There's an initial 14 day period when you're not covered, giving you 11 months' cover in your first year. The effective cost of cover is therefore £1.03 a month.

**Just 99p a month with this first year offer**  
<Title.SurnameXXXXXXXXXXXXXXXXXX>, as a Yorkshire Water customer, you can get cover for just 99p a month (£11.88 in the first year). If you wish to apply for cover, before doing so please check you aren't covered elsewhere and bear in mind that your policy may automatically renew depending upon the method of payment you choose.

**It's easy to take out Plumbing and Drainage Cover for <Address Line 1XXXXXXXXXXXXXXXXXXXXXX>**  
Just complete and return the attached Reply Form, call HomeServe on 0800 587 0009 quoting reference YWSPC4R or visit [www.yorkshirewater.com/homeserveoffers](http://www.yorkshirewater.com/homeserveoffers).

Just 99p a month with this first year offer

Yours sincerely  
*Zoe Blake*  
**Zoe Blake**, Head of Customer Services - Yorkshire Water

**RS, 1 in 9 homeowners in the Yorkshire Water area already trust Plumbing and Drainage Cover. So why not join them and arrange cover today?**

**Important information**  
The price will increase at renewal. Currently customers in their 2nd year are paying £104.00 for this policy provided they have made no claims.

- Who's eligible to apply for Plumbing and Drainage Cover?**
- ✓ House Owners
  - ✓ Flat Owners
  - ✓ Landlords/Tenants

If you would like to arrange cover complete and return the Reply Form, visit [www.yorkshirewater.com/homeserveoffers](http://www.yorkshirewater.com/homeserveoffers) or call HomeServe today, quoting reference YWSPC4R on:

**0800 587 0009**

Lines open:  
Monday to Friday 8am - 8pm  
Saturday 8am - 4pm  
Sunday 10am - 4pm  
Calls may be recorded for quality control and training purposes.



## Get all these benefits for just 99p a month with Plumbing and Drainage Cover

- A UK claims number, available 24 hours a day, 365 days a year
- A network of plumbers, approved by HomeServe, covering your local area
- Cover for up to £2,000 per claim for your internal plumbing and drainage – up to 3 claims per year
- Cover for up to £4,000 per claim for your external drainage – up to 2 claims per year
- No repair bill to pay – the bill is settled on your behalf within the claims limits
- Just call and HomeServe will do the rest

Whilst cover includes many things, there are some exclusions. For example, your external water supply pipe, guttering and rainwater drains are not covered. For more details see 'Your Questions Answered' below and the enclosed Information Booklet.

### Your Questions Answered

#### Internal plumbing and drainage

##### Examples of what is covered

- Repairs to your internal plumbing and/or drainage including where there's a total loss of water to your property or loss of water to your kitchen taps, blocked drainage, leaks or loss of toilet facilities in your property.
- Up to £2,000 per claim.
- Up to 3 claims per year.

##### Examples of what is not covered

- Leaking overflow pipes and any dripping taps that require repairing.
- Showers including the shower unit, controls, outlet or shower head.
- Smells and noises from pipework or drains.
- Replacement of water fans/radiators, thermostatic radiator valves, hot water cylinders and sanitary ware.

#### Do I already have cover elsewhere?

Homeowners are advised to check if their existing home insurance or other policies provide cover, expert assistance and repairs in the event of the domestic emergencies and incidents covered by this policy, so you're not paying for cover you do not need.

#### Who is eligible to apply?

This policy is for homeowners. Retail, commercial and other business premises are not eligible, and council and housing association tenants do not need this service. The property must be your permanent private residence and owned and solely occupied by you and your family with no business use. Flats, maisonettes, mobile homes, bedsits, sub-divided houses and let properties are not covered.

#### When will I be covered?

Your policy starts the day your application is processed. To prevent claims on pre-existing problems and to keep premiums low, there is an initial exclusion period of 14 days where you'll not be covered, giving you 11½ months' cover in your first year. If you decide to renew your policy before the date of expiry there will be no exclusion period of renewal.

#### How quickly will HomeServe respond to a claim?

If the emergency is within your home and you are unable to temporarily stop further damage being caused with the main loss of the property (e.g. you are unable to turn off the water, contain a leak or you have no alternative facilities), we aim to be with you within 2 hours. For other incidents we aim to be with you the same day.

#### Who provides Plumbing and Drainage Cover?

This policy is underwritten by Inter Partner Assistance SA (IPA), which is the retained underwriting company fully owned by the AXA Assistance Group. IPA is a Belgian firm of Aveva Louvain, 166 Blvd. 1050, Brussels, which has a UK branch office regulated by the Financial Services Authority (FSA) (FSA register number 202664).

#### External drainage

##### Examples of what is covered

- Leaks or blockages to your external drainage pipes, to leave your drain running clear.
- Repair collapsed drains that can't be cleaned.
- Up to £4,000 per claim.
- Up to 2 claims per year.

##### Examples of what is not covered

- Drains and sewers for which you do not have responsibility (including any outside of your property boundaries) or beneath or inside any building.
- Additional repair work following resolution of the immediate problem, for example to prevent the problem happening again.
- External guttering, rainwater downpipes, or rainwater drains and soakways.
- Repairs to your external water supply pipe.

IPA's registered UK address is The Quadrangle, 106–118 Station Road, Redhill, Surrey, RH1 1RH (Company number FC008990). The policy is arranged for you by HomeServe which is a trading name of HomeServe Membership Ltd with registered office at Cable Drive, Woburn, W15 7BN (Registered in England no. 2770612). You'll have a contract with HomeServe Membership Ltd who has arranged the policy, and a separate contract with Inter Partner Assistance SA for the policy itself. The total price you pay is unaffected by these arrangements.

#### How can I pay?

If you pay by Direct Debit you can choose to pay your premium monthly, quarterly or annually. Please see the Reply Form for the form to be used. Payments by any other method will be by one annual payment. These prices include any applicable Insurance Premium Tax and administration fees.

#### What happens next year?

If you choose to pay by Direct Debit or credit/debit card, excluding Maestro payments, you'll receive your new policy documentation in advance of renewal to give you time to reconsider whether the cover is still right for you. If you're happy for your policy to continue it will automatically renew. If you've any queries or do not wish to continue with cover, simply contact HomeServe. If you choose any other method of payment, you'll be sent an invoice to renew prior to your renewal date. Prices will increase in subsequent years. If you make any claims on your policy this may affect your future premiums.

#### How can this policy be cancelled?

The cancellation period is 25 days after your policy start date which is inclusive of your 14 day statutory cancellation period. For further details of the cancellation terms, please see the Terms and Conditions.

#### Full Terms and Conditions can be found in the enclosed Information Booklet.

Claim limits include the cost of labour, materials and VAT as applicable.

## 99p a month for the first year of Plumbing and Drainage Cover

It's a small price to pay for peace of mind

There is an initial 14 day period when you're not covered, giving you 11½ months' cover in your first year. The effective cost of cover is therefore £1.03 a month.

### Without cover, see what a plumbing or drainage problem could cost

The diagram shows where things may go wrong – and how much a surveyed plumber would typically charge a customer without cover. With Plumbing and Drainage Cover it's not something you'd need to worry about.



#### Plumbing and Drainage Cover – take a look at the benefits you'll receive

1. UK claims number, available 24 hours a day, 365 days a year.
2. A network of plumbers, approved by HomeServe, covering your local area.
3. Cover for up to £2,000 per claim for your internal plumbing and drainage, including labour, materials and VAT with up to 3 claims per year.
4. Cover for up to £4,000 per claim for your external drainage including labour, materials and VAT with up to 2 claims per year.

Whilst cover includes many things, there are some exclusions. For example, your external water supply pipe, guttering and rainwater drains are not covered. For more details see 'Your Questions Answered' opposite and the enclosed Information Booklet.

If you would like to arrange cover, complete and return the Reply Form, visit [www.yorkshirewater.com/homeserveoffers](http://www.yorkshirewater.com/homeserveoffers) or call HomeServe today, quoting YWSPCAR **0800 587 0009**

To arrange cover lines are open: Monday to Friday 8am – 5pm, Saturday 8am – 4pm and Sunday 10am – 4pm. Calls may be recorded for quality control and training purposes.

This information can be supplied in large print, braille or audio on request.

# Stimulus 3

**\*\*\*Plumbing and drainage protection in the area\*\*\***

<Cust name>  
<Address line 1>  
<Address line 2>  
<Address line 3>  
<Address line 4>  
<Address line 5>  
<Address line 6>  
<Address line 7>

<Postcode>  
  
<E2 Area ID>  
<Wastewater Region>  
<Body Type>

<Mail month 2012>

Phone the UK call centre quoting TWSPC4C:  
0800 169 1734

Lines open Monday to Friday 8am - 8pm, Saturday 8am - 4pm, Sunday 10am - 4pm.  
Calls may be recorded for quality control and training purposes.

**<SALUTATION>**

## Peace of mind with plumbing and drainage cover

As a Thames Water customer we appreciate how much your home means to you, which is why we'd like to introduce you to plumbing and drainage protection for your home.

If you were faced with a problem with your home's plumbing, such as a burst pipe or a blocked drain, wouldn't it be reassuring to know that expert help is just a phone call away? You wouldn't have the inconvenience of finding a plumber at short notice and you could avoid the expense of repair and call-out charges.

**Plumbing emergencies and repairs, they're covered\***

With Plumbing & Drainage Cover arranged and administered by HomeServe and underwritten by Inter Partner Assistance SA, you'll get cover for a range of plumbing and drainage emergencies and repairs for your home.

**Peace of mind that help is there when you need it most**

So why delay? Emergencies can happen when you least expect them, so plan ahead and get peace of mind that if something goes wrong, such as the examples opposite, help is at hand. A plumber will be sent to fix the problem and you can relax knowing the repair bill will be settled on your behalf within claims limits.

**Arrange cover today for just 99p a month in the first year**

As a Thames Water customer you can get cover for just 99p a month, that's just £11.88 in the first year. To prevent claims on pre-existing problems there is an initial 14 day period when you are not covered, giving you 11 1/2 months' cover in the first year, therefore the effective cost of cover is £1.03 a month. The price will increase at renewal. You will pay £6 a month next year if you choose to renew and have not made a claim.

It's easy to take out Plumbing & Drainage Cover. Please refer to the 'Important information' overleaf and enclosed then call 0800 169 1734 quoting TWSPC4C. Alternatively complete and send the attached Reply Form.

Yours sincerely

**Susan Stevens**  
 Thames Water Utilities Ltd

**Examples of cover**

- Burst pipes
- Loss of toilet facilities
- Blocked/collapsed drains
- Total loss of water

**With:**

- Up to £2,000 per claim, for internal plumbing and drainage, up to 3 claims a year
- Up to £4,000 per claim for external drainage, up to 2 claims a year
- Plus **NO EXCESS** to pay!

Whilst cover includes many things, there are some exclusions. For example your external water supply pipe (including water loss caused by problems with this or pipes external to the property boundary), external guttering and rainwater downpipes are not covered. For more details please see enclosed Information Booklet.

"I thought you might like to know how superb and efficient HomeServe were today. This is the second time we have had to use our policy which we took out years ago, and I am really pleased that we have one with you."

M.R. of Alan, Thurston

**P.S. When you consider that the average call out charge for a plumber during weekdays is £63, but this can increase to £72 during the night\*\*, wouldn't it be good to know that there are no unexpected bills to pay?**

This service has been created for Thames Water by HomeServe Membership Ltd. It is a commercial offer and is not part of Thames Water's Ofwat regulated business.  
 \*\* See Information Booklet for extra info. \*HomeServe Research, September 2012. Based on a maximum number of 27 respondents. Thames Water Utilities Ltd. Registered in England and Wales No. 2306083. Registered Office: Cassowary Court, Station Road, Reading, Berkshire, RG2 0DE. Thames Water Utilities Limited is an appointed representative of HomeServe Membership Ltd, which is authorised and regulated by the Financial Services Authority. HomeServe reserves the right to withdraw this promotion at any time.

**Your Plumbing & Drainage Cover Reply Form**

**IMPORTANT: Please check you're eligible for cover before applying.**

Product Reference: **TWSPC4C**

Please complete the steps below using **BLOCK CAPITALS** and black ink. Once completed send in the freepost envelope provided.

- 1

 If your details are Verified, please tick and attend
- 2

 Telephone no. (inc area code)
- 3

 Mailing no.
- 4

 Choose how you want to pay:  
 To pay by **Direct Debit** complete section 5, or  
 to pay by **Credit/Debit Card** complete section 6, or  
 to pay by **Cheque/Postal Order** complete section 7.

5

**Direct Debit**  
 Tick to indicate frequency of payments and complete the instruction below

1. Annually  £11.88
2. Quarterly  £2.97
3. Monthly  £0.99

**Instruction to your Bank or Building Society to pay by Direct Debit**

DIRECT DEBIT

941630

Please fill in this form using a BLA CK pen and send it in the Freepost envelope provided or mail to: Customer Services, Freepost RLYC-LKAL-GBEH, Cable Drive, Watnall, W52 7BN.

Name of account holder(s)

Name and full postal address of your Bank or Building Society

Branch sort code --

Bank/Building Society account no.

Signature  Date

Please turn over for alternative payment methods...

© HomeServe Membership Ltd 2012



## Important information for you to consider before taking out cover...

### Take a look at how much repairs could cost

A plumbing or drainage problem can cause damage and could be expensive to repair. Here are examples of how much plumbers could charge if you didn't have the benefit of cover.



Drain and isolate a leaking cold water tank<sup>10</sup>

Without cover £79  
With cover £0



Fix collapsed drain<sup>10</sup>

Without cover £280  
With cover £0



Repair leaking toilet<sup>10</sup>

Without cover £71  
With cover £0

<sup>10</sup> HomeSense Research, September 2012. Minimum sample size of 25.

### With Plumbing & Drainage Cover you can benefit from:

Peace of mind in a plumbing or drainage emergency or other problem with:	
UK claims number, available 24 hours a day, 365 days a year	✓
Emergency claims are given priority	✓
No repair bill to pay within claims limit	✓
A network of HomeSense approved plumbers	✓
No call-out fees or hidden charges	✓
Reassurance that plumbing problems caused by both accidental damage and wear and tear are covered	✓

Please take time to read through the enclosed Information Booklet for full details on Plumbing & Drainage Cover.



### What happens if I need to make a claim?

#### 1 Call 24 hour claims number

For example, your toilet is blocked. No need to search for a plumber. Just call the 24 hour claims number, available 365 days a year and a fully trained advisor will be on hand to assist you.

#### 2 Emergency claims are given priority

A plumber will be briefed and assigned to your job. They will phone to let you know they are on their way and also show their ID before entering your home.

#### 3 Job done

All you have to do is sign to say you are satisfied and the repair bill will be settled direct on your behalf within the claims limit.

### As a Thames Water customer, you can take out Plumbing & Drainage Cover for just £11.88 in the first year

As a Thames Water customer you can get cover for just £11.88 for your first year. Please note, the price will increase at renewal to £72 per year, provided no claims have been made.

With a range of flexible payment methods available, you choose how you want to pay, making it affordable and easy to manage. Your policy may automatically renew depending upon the method of payment you choose.

### Am I eligible to apply?

All homeowners are eligible to apply. Retail, commercial and other premises used for business are not eligible, and council and housing association tenants will not need this service. The property must be your permanent private residence and owned and solely occupied by you and your family with no business use. Flats, maisonettes, mobile homes, bedsits, sub-divided houses and let and sub-let properties are not covered.

### Am I covered elsewhere?

You may be covered for plumbing and drainage problems elsewhere, please check the Terms and Conditions of any other policies you may hold.

If you think you are covered elsewhere, for example by your home insurance for plumbing emergencies and repairs, it is worth checking to make sure. HomeSense recently researched home insurance policy terms and conditions from the 10 biggest<sup>11</sup> insurers as available on their websites and found that, in all cases, these policies excluded wear and tear. This is the main cause of plumbing problems<sup>12</sup>.

<sup>11</sup> 10 biggest insurers defined by net written premiums, Association of British Insurers 2010.

<sup>12</sup> HomeSense analysis of 111 claims, October 2012.

### If you would like to apply for cover:

Phone  
0800 169 1734

Post:  
Complete and send your Reply Form below in the freepost envelope provided.

This information can be supplied in large print, braille or audio upon request.

## Your Plumbing & Drainage Cover Reply Form



■ If you have any questions about this cover before completing the form, please call 0800 169 1734 ■

### 6 Credit/Debit Card Annually £11.88

Please indicate which card (debit) card you wish to use for payment, complete the details, then send the completed form to HomeSense in the freepost envelope provided. Please make sure you have signed and dated the form.

Visa  
 Mastercard  
 American Express  
 Debit No.

Name and address (or account holder's):

Card No.

Valid from  -  Expiry date  -

I authorise HomeSense Membership Ltd (debit) card for the first year's premium. For subsequent years, excluding those to agree later, the premium will be charged to my card on the renewal date of the policy, unless I inform you otherwise, I will be advised of this before each renewal.

Signature  Date

Post  Phone

### 7 Cheque or Postal Order Annually £11.88

Please make your cheque or postal order payable to 'The Customer Services and 1st Payment together with his complete title in the freepost envelope provided. Please make sure your cheque or postal order is signed and dated before you send the envelope back.

Signature  Date

### 8 Declaration

By completing and sending this Reply Form I agree I want to purchase Plumbing & Drainage Cover and would like to enter into a contract with Inter Partner Assurance Ltd (or its affiliate) the insurance company in the Information Booklet enclosed and a separate contract with HomeSense Membership Ltd to arrange and administer the insurance. The key information relating to the insurance is set out in the Information Booklet. I confirm the product name in my document and header as a homeowner who wishes to have insurance cover relating to plumbing or drainage emergencies at my domestic property.

### 9 Put your completed Reply Form in the freepost envelope provided and put it in the post.

**Direct Debit Guarantee**

- This guarantee is offered by all banks and building societies for direct debits to pay Direct Debits.
- If there is any charge or other amount, due on the day of your Direct Debit, HomeSense Membership Ltd will notify you on the working day in advance of your account being debited for it or if this is agreed if you request HomeSense Membership Ltd to collect a payment, confirmation of the correct amount will be given to you at the time of the request.
- If a charge or other amount is paid to your Direct Debit, by HomeSense Membership Ltd or your bank or building society, you are not liable to pay it back when HomeSense Membership Ltd asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. If there is confirmation money to be repaid, please do so as soon as possible.

