

Service line coverage provides protection from an unexpected loss caused by a service line failure. This sometimes unforeseen and costly exposure is not covered under most homeowners insurance policies, and most homeowners do not realize they are responsible for the underground service lines from the street to their home. This product protects the homeowners by extending coverage for damage to underground piping and wiring that connect a home to a public utility service provider or to a private system.

### This offering provides coverage for:

- Damage to an underground service line as a result of a service line failure.
- Costs required to repair or replace the damaged covered service line that is the result of a service line failure.
- Outdoor property that is damaged as a result of a service line failure or damaged during the excavation of a covered service line following a service line failure.
- Extra cost to make temporary repairs, expedite permanent repairs or permanent replacements to a service line that is damaged as a result of a service line failure.
- Damage to wiring used for communication or data transmission.
- Additional living expense and rental value.

### How does coverage work?

For a small annual premium, the homeowner can obtain protection against a common loss event that averages \$6,000 per occurrence. The homeowner is responsible for the first \$500 (deductible) and then has coverage up to \$10,000 (limit).

## Loss Examples

A tree root grew through a sewer pipe located on the homeowner's premise causing it to leak. The sewer line was 200' long and required a backhoe to dig up the damaged piping and replace it.

Property Damage: \$5,800

An underground power line providing electrical service to the home significantly deteriorated over time and resulted in arcing. The underground power line had to be excavated and replaced due to extensive damage discovered during the repair work.

Property Damage: \$7,800

## Service Line Coverage Frequently Asked Questions

### Q: What does Service Line cover?

A: Service Line coverage provides protection against a leak, break, tear, rupture, collapse or arcing of a covered service line caused by:

- Artificially generated electrical current
- Freezing
- Mechanical breakdown, latent defect or inherent vice
- Root invasion
- Wear and tear, marring, deterioration, hidden decay rust or other corrosion
- Weight of equipment, animals or people

### Q: What are some examples of covered property?

A: Examples of covered property include:

- Water piping that connects from the residence to a public water supply system or private well system.
- Ground loop piping that connects to a heat pump.
- Sewer piping that connects from the residence to a public sewer system or private septic system.
- Power line that provides electrical service to the insured premise or related private structures.

### Q: What is the criteria for Service Line coverage?

A: The "covered service line" must:

- Be located on the "insured premises."
- Provide a service to the residence as defined in the endorsement.
- Be owned by the insured or the insured must be legally liable for its repair or replacement.

### Q: What is the deductible?

A: \$500 per occurrence.

### Q: What is the limit?

A: \$10,000 per occurrence.

### Q: Are excavation costs covered?

A: Yes. Excavation costs are covered up to the \$10,000 per occurrence limit.

### Q: Would a blockage in the service line be covered?

A: Blockage or low pressure of a service line is not covered as there is no direct damage.

## Exposures

- Wear and tear
- Rust
- Corrosion
- Decay
- Deterioration
- Hidden or latent defects
- Freeze
- Collapse (except sinkhole collapse)
- Electrical breakdown
- Mechanical breakdown
- Pressure system breakdown