



Service Line

Overview of Coverage for Homeowners

Service Line coverage offers protection that goes beyond standard homeowners policies and utility service contracts.

Homeowners today rely on many exterior underground service lines. Water, waste, drainage, irrigation, heating (gas, propane, steam and geothermal), communications (including cable, data transmission, internet access and telecommunications) and compressed air are all essential to the daily routines of homeowners.

A leak, break, tear, rupture or collapse could easily damage these exterior underground pipes or wires. As a result, the homeowner could face costly repairs.

Most homeowners don't realize that they are legally responsible for repairing service lines on their own and many don't have the emergency funds to cover the cost of these repairs.

Coverage Highlights, Terms and Conditions

- **Property Damage:** Physical loss or damage to a covered service line that is the direct result of a service line failure.
 - Additional cost to replace damaged property with new equipment that is better for the environment, safer, or more energy or water efficient than the equipment being replaced. Up to 150% of the cost of replacement with similar type and quality is covered. These additional costs are only provided when replacement is necessary or required.
- **Excavation Costs:** Reasonable and necessary excavation costs that are required to repair or replace the damaged covered service line.
- **Expediting Expenses:** Extra costs to make temporary repairs and expedite permanent repairs or replacement.
- **Loss of Use:** Coverage for additional living expenses if the home is uninhabitable due to a covered loss.
- **Outdoor Property:** Costs to pay for outdoor property, including but not limited to trees, shrubs, plants, lawns, walkways and driveways. Property must be damaged as the result of a service line failure or during the excavation of covered service lines.

Limits, Sublimits and Deductible

The following limits, sublimit, and deductibles apply to Service Line coverage:

- **Limits:** Coverage amounts of \$10,000 and \$25,000 are available.
- **Sublimit:** A \$2,500 sublimit applies to any covered Service Line that is 50 years old or greater.
- **Deductibles:** \$500 and \$1000 deductible options are available.

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