

# Service Line Coverage



A breakdown to a service utility line can cost a homeowner thousands of dollars, yet it's not covered by a typical homeowners insurance policy. With Service Line Coverage, homeowners can fill this important and potentially costly insurance gap.

## Includes multiple causes of loss

Service Line Coverage will cover line breakdown resulting from:

- Environmental effects, such as stresses from changes in ground temperature
- External forces, such as root invasion or movement of heavy objects across an underground utility line
- Condition within the line, such as a failure in the material integrity of the service line (Note: "Blockage" without the failure of the line is not considered a covered loss, the line itself must show some damage)

## Go beyond service contracts

Service Line Coverage offers far broader coverage than many of the service contract and warranty programs that are offered through utilities or third parties — and at a far lower cost. Plus, the coverage extends to just about any lines servicing a home — even those that warranties and contracts don't cover.

## Complements Home Systems Protection

Service Line Coverage brings additional layers of protection to breakdowns that would be covered under Home Systems Protection. For example: Home Systems Protection would provide coverage for a deep well pump while Service Line Coverage would protect the lines that supply a home. The same is true for ground loop systems and other external heat source systems, and wiring and electric panel exposures. When paired, these coverages may mean far fewer costly surprises for a homeowner in the event of a breakdown.

## Examples of covered service lines

- Water supply
- Waste disposal
- Electrical power
- Heating (including hot water, natural gas, propane, steam, and geothermal)
- Communications (including cable and data transmission, internet access, and telecommunications)
- Drainage systems
- Compressed air



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# Coverage highlights

**Limit:** \$10,000 or \$2,500 for homes 50 years and older; however, if the damaged “covered service line” was newly installed or replaced in its entirety within 50 years of the “service line failure,” this limitation does not apply.

<p><b>Covered Service Line:</b></p>	<p>“Covered service line” means exterior underground piping and wiring, including permanent connections, valves, or attached devices providing one of the following services to your “residence premises”:</p> <ul style="list-style-type: none"> <li>• Communications, including cable transmission, data transmission, internet access, and telecommunications</li> <li>• Compressed air</li> <li>• Drainage</li> <li>• Electrical power</li> <li>• Heating, including geothermal, natural gas, propane, and steam</li> <li>• Waste disposal</li> <li>• Water</li> </ul> <p>A “covered service line” must be owned by you or you must be responsible for its repair or replacement as required by law, regulation, or service agreement.</p> <p>“Covered service line” does not include:</p> <ol style="list-style-type: none"> <li>1. That part of piping or wiring that runs through or under a body of water, including, but not limited to, a swimming pool, pond, or lake.</li> <li>2. That part of piping or wiring that runs through or under the dwelling or other structure. However, this section shall not apply to piping that runs under:             <ol style="list-style-type: none"> <li>a) A driveway or walkway; or</li> <li>b) A structure, such as a deck, not immediately above a foundation and raised sufficiently from the ground that such piping or wiring can be accessed without damaging or dismantling any structure.</li> </ol> </li> <li>3. Piping or wiring that is not connected and ready for use.</li> </ol>
<p><b>Service Line Failure:</b></p>	<p>“Service line failure” means a leak, break, tear, rupture, collapse, or electrical arcing of a “covered service line” not otherwise excluded by this endorsement. (For a list of covered perils, please see policy form.)</p> <p>“Service line failure” does not include blockage or low pressure of a “covered service line” when there is no physical damage to the “covered service line.”</p>
<p><b>Loss of Use; Expediting Expense:</b></p>	<p>Included in Service Line Limit</p>
<p><b>Excavation Costs:</b></p>	<p>Included in Service Line Limit</p>
<p><b>Outdoor Property:</b></p>	<p>Included in Service Line Limit</p>
<p><b>Exclusions, Limitations:</b></p>	<p>Please refer to policy for a full description of coverage, terms, conditions, and exclusions.</p>
<p><b>Deductible:</b></p>	<p>\$500</p>



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