

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 homeowner's 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 utilityline
- ~ 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

Coverage Highlights continued on next page.

Coverage Highlights

Limit:	\$10,000 any %one service line failure+
Covered Service Line	<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"> “ Communications, including cable transmission, data transmission, internet access and telecommunications; “ Compressed air; “ Drainage; “ Electrical power; “ Heating, including geothermal, natural gas, propane and steam; “ Waste disposal; or “ Water. <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. Should repair or replacement be your responsibility, a %covered service line+ends at the precise location where your responsibility for such repair or replacement ends. However, in no event will a %covered service line+extend beyond the point of connection to the main service or utility line.</p> <p>%Covered service line+does not include:</p> <ol style="list-style-type: none"> 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; 2. That part of piping or wiring that runs through or under the dwelling or other structure; or 3. Piping or wiring that is not connected and ready for use.
Service Line Failure:	<p>%Service line failure+means a leak, break, tear, rupture, collapse or arcing of a %covered service line+not otherwise excluded by this endorsement. A %service line failure+may be caused by, but is not limited to, the following perils:</p> <ul style="list-style-type: none"> “ Wear and tear, marring, deterioration or hidden decay; “ Rust or other corrosion; “ Mechanical breakdown, latent defect or inherent vice; “ Weight of vehicles, equipment, animals or people; “ Vermin, insects, rodents or other animals; “ Artificially generated electrical current; “ Freezing or frost heave; “ External force from a shovel, backhoe or other form of excavation; “ Tree or other root invasion. <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>
Loss of Use; Expediting Expense:	Included in Service Line Limit
Excavation Costs:	Included in Service Line Limit
Outdoor Property:	Included in Service Line Limit
Exclusions:	Refer to Policy Form
Deductible:	\$500