



Limited Underground Service Line Coverage



A breakdown to an underground service 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

Underground 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.)
- Additional Perils covered as described in the policy

Limit: \$10,000; or \$2,500 for homes more than 50 years old, for any "one service line failure"

Deductible: \$500

Go beyond service contracts

Underground 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.

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

Loss of Use; Expediting Expense; Excavation Costs; Outdoor Property; Exclusions: Included in Service Line Limit