



# Service Line

## Claim Scenarios

Below are claim scenarios to help better understand the importance of **Service Line** coverage. The cost of repairing or replacing damaged exterior underground piping, wiring and outdoor property is not covered by most homeowner insurance or dwelling fire policies. This coverage protects homeowners from these costly expenses.

*Paid Loss after Deductible total may include multiple coverages.*

### Property Damage

Tree roots grew and penetrated a sewer line, causing it to crack. The pipe ran from the road to the homeowner's property and a repair company was called in to replace the damaged line. Coverage was provided for the repair.

**Paid Loss after Deductible: \$8,200**

### Property Damage

Two sections of a sewer line located on the insured's residence became dislodged from each other due to a frost heave. The sewer line ran under a portion of the driveway and the sidewalk. Coverage was provided for the line repair and the replacement of the damaged driveway and sidewalk.

**Paid Loss after Deductible: \$9,142**

### Excavation Costs

The septic line from the home became frozen and burst as a result of the impact on flow. Emergency excavation and pipe repair were needed.

**Paid Loss after Deductible: \$5,934**

### Expediting Expenses

A water line underneath an insured's driveway cracked due to wear and tear. The crack was inspected and temporary repairs were made to fix the water line until the line could be replaced. The cost to expedite the repair was covered.

**Paid Loss after Deductible: \$1,235**

### Loss of Use

A homeowner's water line broke and filled the basement with water. Despite plumbing attempts, the water began pouring out of the walls. The city shut off the water to the house and the family needed to stay in a hotel. The insured hotel stay was covered.

**Paid Loss after Deductible: \$667**

### Outdoor Property

A homeowner was unable to flush his toilets due to a blockage. The repair company ran a camera test and confirmed that the old clay sewer line outside of the dwelling had collapsed. As the line was being repaired, the homeowner's landscaping was damaged. Coverage was provided for line repair and damaged landscaping.

**Paid Loss after Deductible: \$8,500**

## Shenandoah Mutual Fire Insurance Company

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**Fire Insurance Company**