

Service Line Coverage

Frequently Asked Questions

What is Service Line Coverage?

Service Line coverage provides payment for losses or damages resulting from a covered service line failure.

What is a Service Line?

Services lines are exterior underground piping and wiring, including permanent connections, valves or attached devices, that provide a service to the residence premises.

What is a Covered Service Line?

A “covered service line” must be owned by the homeowner who is responsible for its repair or replacement as required by law, regulation or service agreement. Covered services include: data transmission and communications, water supply, electrical power, heating, waste disposal and drainage.

Why do Clients Need this Coverage?

Homeowners need this coverage because:

- Service line repairs may be expensive and many homeowners lack the emergency funds needed to cover these repairs
- Service line failures, are not covered by most standard homeowner policies
- Alternative service contracts provided by utility companies may be limited, costly and may not cover damage to outdoor property or the additional expenses related to loss of use

What Coverages are Included?

See Coverage Overview for detailed descriptions of coverage

- **Property Damages**
- **Excavation Costs**
- **Expediting Expenses**
- **Loss of Use**
- **Outdoor Property**

What are the Coverage Features?

Coverage features include the following:

- Broadly defined “covered service lines”
- Wide range of covered causes of loss
- Environmental, safety and efficiency condition that allows for an 150% upgrade, from like kind and quality, when replacement is required

What Piping or Wiring is Not Covered?

- Piping or wiring that:
 - Runs under a dwelling (foundation) or other structure
 - Runs through or under a body of water
 - Is not connected or ready for use
- Septic systems and leach fields (underground exterior piping to and from the septic tank is covered)
- Heating and cooling systems, heat pumps
- Sprinkler systems pumps, motors or heads
- Well pumps and motors

What Losses are Not Covered?

- Earth movement, flood, surface water, overflow, back-up or any other perils covered by the property policy
- Additional costs incurred for increased usage of water, natural gas, propane or any other service caused by or resulting from a “service line failure”
- Damage that occurs while the service line is being installed, dismantled or repaired
- Relocation of existing piping or wiring
- Cleanup or removal of pollutants, hazardous waste or sewage
- Coverage is subject to underlying property policy exclusions

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