



# Service Line

## Overview of Coverage for Homeowners

**Service Line** coverage offers protection that goes beyond standard homeowners, dwelling fire policies and utility service contracts.

Homeowners today rely on many exterior underground service lines. Water, waste, drainage, irrigation, heating (gas, propane, steam and geothermal), communications (including cable, data transmission, internet access and telecommunications) and compressed air are all essential to the daily routines of homeowners.

A leak, break, tear, rupture or collapse could easily damage these exterior underground pipes or wires. As a result, the homeowner could face costly repairs.

Most homeowners don't realize that they are legally responsible for repairing service lines on their own and many don't have the emergency funds to cover these repairs.

### Coverage Highlights, Terms and Conditions

- **Property Damage:** Physical loss or damage to covered service line that is the direct result of a "service line failure"
  - Additional cost to replace damaged property with new equipment that is better for the environment, safer for people or more energy or water efficient than the equipment being replaced. Up to 150% of the cost of replacement with like kind and quality is covered. These additional costs are only provided when replacement is necessary or required
- **Excavation Costs:** Reasonable and necessary costs that are required to excavate to repair or replace the damaged "covered service line"
- **Expediting Expenses:** Extra costs to make temporary repairs and expedite permanent repairs or replacement

- **Loss of Use:** Coverage for additional living expenses and fair rental value
- **Outdoor Property:** Costs to pay for outdoor property, including but not limited to trees, shrubs, plants, lawns, walkways and driveways. Property must be damaged as the result of a service line failure or during the excavation of covered service lines

### Limit and Deductible

Limit is \$10,000 and the deductible is \$500. Additional information can be found in the policy or contact a representative for more information.

### Shenandoah Mutual Fire Insurance Company

660 North Main Street • Woodstock, VA 22664

800-757-6342 • shenandoahmutual.com

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**Fire Insurance Company**