



Service Line

Enhancement to Homeowners Insurance Claim Scenarios

Below are claim scenarios to help you better understand the importance of Service Line coverage, an enhancement to Homeowners insurance. 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*.

Physical Damage

Tree roots penetrated a homeowner’s sewer line causing it to crack. The cracked line was located on the residence property of a 22 year old dwelling*. Coverage was provided to replace the entire pipe because repairs were not possible.

Paid Loss after Deductible: \$9,142

Physical Damage

An underground power line on the homeowner’s premises that supplies power to the 45 year old residence* shorted out due to corrosion requiring excavation and replacement.

Paid Loss after Deductible: \$5,934

Excavation Costs

The underground water line from the 39 year old home* froze and burst as a result of the impact on flow. Emergency excavation and pipe repair were needed.

Paid Loss after Deductible: \$8,200

Expediting Expenses

During a holiday weekend, gas fumes were discovered by the homeowner. The gas company was called and the fumes were traced to the incoming gas line from the street to the 12 year old home*. The gas line on the residence premises broke and needed to be replaced. Emergency service repair was necessary to expedite permanent repairs. The repairs and the additional expediting expenses were covered.

Paid Loss after Deductible: \$10,000

Outdoor Property

A homeowner’s landscaping was damaged during the repair of a cracked sewer line located outside of the 35 year old dwelling*. The sewer line had been damaged by tree root invasion. Coverage was provided for the line repair and damaged landscaping.

Paid Loss after Deductible: \$7,650

Home 50 years and older

A buried power line located on the homeowner’s premises was damaged due to artificially generated current and had to be replaced. The home, which was 55 years old*, was not habitable and the family needed to stay in a hotel during repairs. The homeowner’s hotel stay was covered along with the replacement of the damaged line.

Paid Loss after Deductible: \$2,500

Home 50 years and older

The original water line of a 70 year old home* that ran from the home to a septic system was discovered to be leaking. The repair company confirmed with a camera that the clay pipe was deteriorated beyond repair and needed replacement. No prior repairs or replacement had been made.

Paid loss after Deductible: \$2,500

*Amounts paid are dependent on age of home. The most we will pay for loss, damage or expense arising from any one service line failure is \$10,000 for all damaged covered service lines if the dwelling is less than 50 years old or \$2,500 per damaged covered service line if the dwelling is 50 years or older. However, if the damaged covered service line was newly installed or replaced in its entirety within 50 years of the service line failure, the limit of \$10,000 will apply. The maximum limit per occurrence is \$10,000 regardless of whether a single covered service line or multiple covered services lines are damaged by one service line failure.

For more information regarding limits of liability, refer to your policy endorsement.

Shenandoah Mutual Fire Insurance Company

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