



Service Line Coverage

Most homeowners don't realize they are responsible for repairing or replacing damaged underground piping and wiring located on their property. This is an expensive process and is often not covered by most homeowner policies. Losses can easily total \$3,500 or more when considering repairs, excavation and damage to outdoor property. With this coverage, not only do we pay for service line repairs, but also for the damage to outdoor property as a result of the repairs. (e.g., driveways, walkways, lawns, shrubbery, and plants). If your home becomes uninhabitable until the repairs are made, hotel and other costs are also covered.

Service Line Coverage includes:

- Water service
- Steam
- Geothermal
- Sewer
- Drainage
- Electrical power
- Communications

Examples of Service Line Expenses:

An underground sewer line on the insured's property was damaged by tree root growth. The driveway and surrounding landscape were damaged while repairing the sewer line.

Total Loss: \$10,000

A large rock abuts an underground sewer line directly under the insured's sidewalk prior to entering the home. Years of wear mar the pipe and cause leakage requiring excavation and replacement of the pipe.

Total Loss: \$7,500

Service Line Coverage Cost:

| | |
|-------------------|----------|
| Homeowner Policy* | \$30.00 |
| Deductible | \$500.00 |

* Excludes NYC HO 00 02, HO 00 02 & HO 00 08



FOR you

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