



## Underground Service Line Failure

### What is covered?

Underground natural gas, water, sewer, electric, storm water, Internet, telecommunications, data communications lines leading to your home.

### Covered causes of Loss?

Wear and tear, rust, corrosion, collapse “not sinkhole”, breakdown and freezing

- Cost to repair or replace the physical damage to the underground service line including the piping, wiring, permanent connections, valves and attached devices.
- Necessary and reasonable excavation costs required to repair or replace the covered service line and restoration of yard.
- Additional Living Expenses as defined in the policy if you must move out until repairs are made
- Reasonable costs to make temporary repairs are covered when permanent repairs which are also covered must wait to a later time...

### Doesn't my home policy already cover this free?

No, wear, tear, rust, corrosion, collapse, breakdown and freezing are specifically excluded for these items.

### How much does it cost?

Often \$10 to \$20 per year. Some companies do not offer it, some do.

### My power lines TV and internet come in above ground, are they covered?

Yes, they are covered free on a homeowner's policy. You don't need to buy special insurance for them. Covered causes of loss for them include fire, lightning, wind, hail, car collision, weight of ice and more. Underground wiring leading to your home is also covered for lightning free.

### I live in the country and have a submersible pump. Is this covered on my homeowner's policy free?

Yes and no. The cause of loss that would be covered would be lightning. Freezing would not be covered, but the lines leading to your home from the submersible pump would be covered for freezing if you purchased the underground service line failure coverage.