

Digging trenches and replacing pipes leads to big expenses. Add underground service line coverage to your homeowners policy and feel secure, knowing you are protected if a water or sewer pipe breaks outside your house.

What does Underground Utility Line protection cover?

Protection against the failure of an underground utility line caused by the following perils:

- Freeze
- Wear and tear
- Collapse (but not including earth movement, sinkhole, landslide or any other naturally occurring earth movement)
- Deterioration
- Trees, plants and shrubs including their roots
- Digging, burrowing or excavating
- Animals

What are some examples of an “underground utility line” that is covered?

Any exterior underground (conduits, tubes, piping, wiring or cables etc.) that provide services to “your” residence premises for the following are covered:

- Electrical, Television, Internet, or Telephone services
- Heating, Water
- Disposal of waste, Drainage

Exclusions apply. Consult the coverage form for details.

Perils not covered:

- Fire or water or other means used to extinguish a fire
- Explosion
- Lightning, Windstorm, or Hail
- Theft or Vandalism
- Flood, Surface Water, Waves, Tides, Tidal Waves, Overflow of Water (including Sewage, Drain, or Sump backup)
- Earth movement (excluding earth movement that results from ground thawing immediately after a freeze)

How much coverage does this endorsement provide?

This endorsement provides up to \$25,000 for direct physical loss or damage to a covered underground utility line.

What is the cost of this additional coverage?

The premium for this coverage is \$35 per year.

What is the deductible?

The policy (Section I) deductible applies to underground utility losses.

Is there coverage if the foundation of a home shifts and damages the underground utility line?

Coverage would not apply.



Who is responsible?

Water Line:
You pay from
foundation to the curb.

Sewer Line:
You pay from
foundation out into the street
to sewer main pipe
connection.

Is the removal/cleanup of pollutants, hazardous waste or sewage covered?

No. The endorsement does not provide coverage for cleanup or removal of pollutants, hazardous waste or sewage.

Are there any additional costs that I should consider?

You are responsible for the extra cost of replacing damaged property with property of a better kind, quality or a different size or capacity.

Is blockage of the underground utility line covered?

Blockage or low pressure of an underground utility line is not covered as there is no direct damage.

Are utility lines above the ground covered?

No. Only exterior, underground piping and wiring, including permanent connections, valves, or attached devices providing covered services to the residence premises are covered.

Is there coverage for any additional cost to alter or relocate covered underground utility lines if required by law or ordinance?

Yes. Subject to the coverage limit, coverage would apply if the alteration or relocation is required by law or ordinance.

Is there an age limitation on service lines covered? No.

Does coverage apply for off-premise explosions that damage an insured’s underground utility line?

Coverage would not apply.

Are there any additional exclusions under this endorsement?

Please review the Exclusions section of the policy for the full list of perils not covered.

