

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.



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