



Service Line Coverage

PROTECTING HOMEOWNERS



As a homeowner, did you know that you are responsible for the repair or replacement of service lines on your property?

Service Line Coverage

Service Line coverage provides payment for damage to piping, wiring and outdoor property when caused by a service line failure. A service line is exterior, underground piping and wiring including permanent connections, valves or attached devices providing a service to the residence premises.

Coverage is provided for damaged piping for which homeowners are legally responsible. This coverage starts at the building exterior and ends at the point of connection to the main utility line which services your property.

What is Service Line Failure?

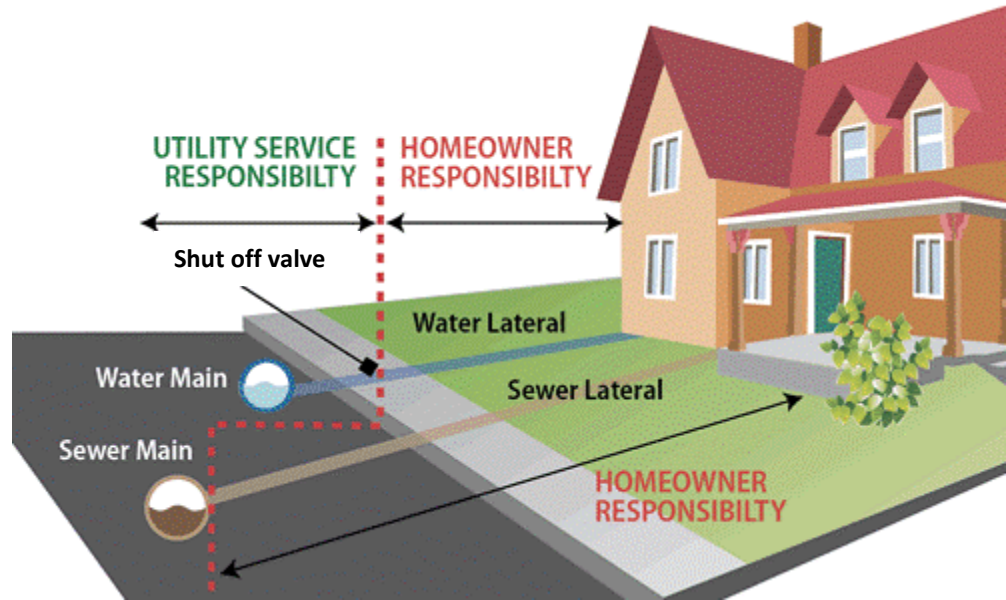
A "service line failure" is physical damage, meaning a leak, break, tear, rupture, collapse or arcing of a "covered service line". Covered causes of a service line failure include but are not limited to the following:

- Wear and tear, marring, deterioration or hidden decay
- Rust or other corrosion
- Mechanical breakdown, latent defect or inherent vice
- Weight of vehicles, equipment, animals or people
- Vermin, insects, rodents or other animals
- Artificially generated electrical current
- Freezing or frost heave
- External force from a shovel, backhoe or other form of excavation
- Tree or other root invasion
- **Does not include** blockage, sag or low pressure when there is no physical damage

This is a summary of coverages. For all coverages, terms, conditions and exclusions, refer to the actual insurance policy.

Covered Services Include

- Water supply
- Waste disposal
- Electrical power
- Heating (including hot water, natural gas, propane, steam and geothermal)
- Communications (including cable and data transmission, internet access and telecommunications)
- Drainage system
- Compressed air



Highlights of Coverage, Terms and Conditions

Coverage

Coverage from the point of connection to the main service or utility line. It includes costs for outdoor property, such as trees, shrubs, plants, lawns, walkways or driveways damaged during excavation of a covered service line following a service line failure.

Other Conditions

Coverage is available for additional cost to replace a damaged service line with environmentally-friendly materials, however, coverage will not pay to increase the size or capacity.

Claims

Service Line Claims are handled by HSB along with our My Mutual team to take care of you. Payment for a damaged service line will be the lesser of the policy limit, or the cost to repair or replace the materials.

Limits of Liability

\$10,000 per policy period. Deductible is \$1000.

The claims free discount will be impacted on any paid claim under the Home Systems Protection.

Loss of Use

Coverage for additional living expenses and fair rental value is available if you are unable to stay in your home during repairs.

Exclusions

Coverage is not provided for:

- Blockage, sag, or low pressure when there is no physical damage to the Covered Service Line.
- Relocation of existing piping or wiring
- Water wells, well pumps and motors
- Septic systems/tanks, leach fields, pumps and motors or piping from a tank to a leach or discharge field
- Flood and earth movement
- Backing up or escape of water from a sewer, sump, or septic tank
- Damage that occurs while being installed, dismantled or repaired
- Coverage is subject to underlying property policy exclusions
- No coverage is available for vacant buildings

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