



Homeowners Service Line Coverage

Protecting homeowners from costly exposures

All too often homeowners discover they are responsible for repair costs only after experiencing an unfortunate event such as an underground water line leak.

Most homeowners don't know that they own the outdoor water and sewer piping from the street to their house, or that they are responsible for its maintenance and repair.

The cost of repairing or replacing damaged underground piping, wiring and outdoor property is not covered by most homeowner insurance policies. Total costs for repairs that may include excavation and damaged outdoor property can be \$4,500 or more.



What is Service Line coverage?

Service Line coverage provides payment for loss or damage resulting from a service line failure. A service line constitutes underground piping and wiring that is located at the residence and provides a service, such as delivering water or power to the dwelling or other structure from a utility or private water supply.

Coverage applies to homeowner-owned, exterior, underground:

- Water piping that connects from the dwelling to a public water supply or private well
- Sewer piping that connects from the residence to a public sewer system or private septic system
- Power lines that provide electrical service to the dwelling or other structure
- Piping that connects to a heat pump
- Water or steam piping connecting an outside heating system to the dwelling

What is a service line failure?

A service line failure is physical damage that results in a leak, break, tear, rupture or collapse of a pipe or line. Physical damage can be caused by external events such as accidental intrusion or environmental conditions such as root invasion, deterioration, freezing and electrical arcing.

Highlights of coverage, terms and conditions

Who qualifies?

Coverage is available for

- Homeowner policies (excluding condominiums, mobile homes and contents-only policies)
- Dwelling fire policy forms

Coverage

- Physical damage to a covered service line that is the direct result of a service line failure.
- Includes first-party 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.
- Hotels, meals, rent, or other living expenses when a homeowner or family must leave its residence because of a covered loss, or for generators and other temporary equipment needed to remain in their home.
- Includes expediting expenses.

Limits of liability

\$10,000 per occurrence.

Deductible

Same as the Homeowners deductible, unless a different deductible is shown in the endorsement schedule.



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Exclusions

Coverage is not provided for:

- Relocation of existing piping or wiring
- Well pumps and motors
- Irrigation or sprinkler systems
- 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

Other conditions

The environmental, safety and efficiency improvements condition pays up to an additional 50% to replace with materials that are better, safer or more efficient for the environment.

Offering methods

Included as an additional homeowners coverage or packaged in a coverage enhancement endorsement.

Premium

Priced per residence.

Availability

Through HSB BI&I partner insurers as an enhancement to their homeowners policies.

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