



Service Line Coverage Frequently Asked Questions



Following are some anticipated questions and suggested answers when discussing Service Line Coverage.

Q: What does Service Line cover?

A: Service Line Coverage provides protection against a leak, break, tear, rupture, collapse or arcing of a covered service line caused by:

- Wear and tear, marring, deterioration, hidden decay rust or other corrosion.
- Mechanical breakdown, latent defect or inherent vice.
- Weight of equipment, animals or people.
- Artificially generated electrical current.
- Freezing.
- Root invasion.

Q: What are some examples of covered property?

- Water piping that connects from the residence to a public water supply system or private well system.
- Sewer piping that connects from the residence to a public sewer system or private septic system.
- Ground loop piping that connects to a heat pump.
- Power line that provides electrical service to the insured premise or related private structures.

Q: What is the deductible?

A: \$500 per occurrence.

Q: What is the limit?

A: \$10,000 per occurrence.

Q: Are excavation costs covered?

A: Yes. Excavation costs are covered up to the \$10,000 per occurrence limit.

Q: Does the covered service line need to be on the insured's premise?

A: Yes. The service line must be located on the insured premises and provide a service to the residence or related private structures. It must also be owned by the insured and legally liable for repair or replacement.

Q: What perils are not covered under the service line endorsement?

A: Fire, lightning, explosion, windstorm or hail, weight of snow, ice or sleet, falling objects, smoke, aircraft or vehicles, riot or civil commotion, vandalism, sinkhole collapse, volcanic action, water, water damage, earth movement and flood.

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Q: What if an insured damages their service line while digging on their property?

A: The endorsement extends coverage for breakage as a result of weight of equipment, animals or people. Coverage would apply if the insured crushes the pipe while digging in the yard.

Q: Would a blockage in the service line be covered?

A: Blockage or low pressure of a service line is not covered as there is no direct damage.

Q: What underground piping does a service line not include?

- Piping that runs through or under a body of water, including but not limited to, a swimming pool, pond or lake.
- Piping that delivers water to outdoor property, including but not limited to, sprinklers, irrigation systems, swimming pools, hot tubs and decorative ponds.
- Wiring that provides electricity to outdoor property, including but not limited to, light fixtures and electric fencing.
- Piping or wiring that is not connected and ready for use.
- Storm water drain piping.
- Septic systems, including leach fields, septic tanks, pumps, motors or piping that runs from the septic tank to the leach fields.
- Water wells, including well pumps or motors.
- Heating and cooling systems, including heat pumps.

Q: What if tree roots damage the sewer line and the ordinance/law requires the insured to remove the tree?

A: Outdoor property, including trees, shrubs, plants, lawns, walkways and driveways, that is damaged as a result of a service line failure or damaged during the excavation of the service line would be covered within the \$10,000 per occurrence limit.

Q: Is there coverage if the foundation of a home shifts and damages the service line?

A: Coverage would not apply in the case of settling or shifting foundations as it would not meet the criteria for covered causes of loss listed in the endorsement.

Q: Does coverage apply for off-premise explosions that damage an insured's service line?

A: Coverage would not apply in the case of off-premise explosions as it would not meet the criteria for covered causes of loss listed in the endorsement.

Q: Is coverage provided for a natural gas line that is owned by the insured and providing service to the home?

A: Coverage would be provided as long as the natural gas line meets all of the following criteria:

- The service line is underground.
- On the residence premise.
- Provides a service to the residence premise.
- Experiences a service line failure.

