Underground Utility Line Coverage Frequently Asked Questions

Q: What does underground utility line cover?

A: Underground Utility Line coverage provides protection against a leak, break, tear, rupture, collapse or arcing of a covered underground utility line caused by:
- Artificially generated electrical current
- Freezing
- Mechanical breakdown, latent defect or inherent vice
- Root invasion
- Wear and tear, marring, deterioration, hidden decay rust or other corrosion
- Weight of equipment, animals or people

Q: What are some examples of covered property?

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

Q: What is the criteria for Underground Utility Line coverage?

A: The "covered underground utility line" must:
- Be located on the "insured premises."
- Be located underground.
- Provide a service to the residence as defined in the endorsement.
- Be owned by the insured or the insured must be legally liable for its repair or replacement.

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.

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Q: Would a blockage in the underground utility line be covered?
A: Blockage or low pressure of an underground utility line is not covered as there is no direct damage.

Q: What perils are not covered under the underground utility 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.

Q: What if an insured damages their underground utility line while digging on their property?
A: Impact from digging is not a named peril. However, this endorsement extends coverage for collapse as a result of the weight of equipment that could be used in the course of digging.

Q: What underground piping does a utility line not include?
- Piping that runs through or under a body of water, including but not limited to, a pond or lake.
- 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.
- 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 an underground utility line failure or damaged during the excavation of the underground utility 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 underground utility 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 underground utility 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 utility line is underground.
- On the residence premise.
- Provides a service to the residence premise.
- Experiences an underground utility line failure.

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