

# Underground Utility Line Coverage from Security Mutual



Underground utility line coverage provides protection from an unexpected loss caused by an underground utility line failure. This sometimes unforeseen and costly exposure is not covered under most homeowners insurance policies, and most homeowners do not realize they are responsible for the underground utility lines from the street to their home. This product protects the homeowners by extending coverage for damage to underground piping or wiring that connects a home to a public utility service provider or to a private system.

## This offering provides coverage for:

- Damage to an underground utility line as a result of a utility line failure.
- Costs required to repair or replace the damaged covered underground utility line that is the result of an underground utility line failure.
- Outdoor property that is damaged as a result of an underground utility line failure or damaged during the excavation of a covered underground utility line following an underground utility line failure.
- Extra cost to make temporary repairs, expedite permanent repairs or permanent replacements to an underground utility line that is damaged as a result of an underground utility failure.
- Damage to wiring used for communication or data transmission.
- Additional living expense and rental value.

## Explore more ways to protect yourself from unexpected expenses.

Visit <http://www.homeownerseb.com/?id=security-mutual>

## Loss Examples

A tree root grew through a sewer pipe located on the homeowner's premise causing it to leak. The sewer line was 200' long and required a backhoe to dig up the damaged piping and replace it.

**Property Damage: \$5,800**

An underground power line providing electrical service to the home significantly deteriorated over time and resulted in arcing. The underground power line had to be excavated and replaced due to extensive damage discovered during the repair work.

**Property Damage: \$7,800**

## Perils

- Wear and tear
- Rust
- Corrosion
- Decay
- Deterioration
- Hidden or latent defects
- Freeze
- Collapse (except sinkhole collapse)
- Electrical breakdown
- Mechanical breakdown
- Pressure system breakdown

## How does coverage work?

For a small annual premium, the homeowner can obtain protection against a common loss event that averages \$6,000 per occurrence. The homeowner is responsible for the first \$500 (deductible) and then has coverage up to \$10,000 (limit).