

Service Line Coverage



A breakdown to a service utility line can cost a homeowner thousands of dollars, yet it's not covered by a typical insurance policy. With Service Line Coverage, homeowners can fill this important and potentially costly insurance gap.

Includes multiple causes of loss

Service Line Coverage will cover line breakdown resulting from:

- Environmental effects, such as stresses from changes in ground temperature
- External forces, such as root invasion or movement of heavy objects across an underground utility line
- Condition within the line, such as a failure in the material integrity of the service line. (Note: "Blockage" without the failure of the line is not considered a covered loss. The line itself must show some damage.)

Go beyond service contracts

Service Line Coverage offers far broader coverage than many of the maintenance contract and warranty programs that are offered through utilities or third parties — and at a far lower cost. Plus, the coverage extends to just about any lines servicing a home — even those that warranties and contracts don't cover.

Complements Home Systems Protection

Service Line Coverage brings additional layers of protection to breakdowns that would be covered under Home Systems Protection. For example: Home Systems Protection would provide coverage for a deep well pump while Service Line Coverage would protect the lines that supply a home. The same is true for ground loop systems and other external heat source systems and wiring and electric panel exposures. When paired, these coverages may mean far fewer costly surprises for a homeowner in the event of a breakdown.

Examples of covered service lines

- 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 systems
- Compressed air



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