

## Coverage highlights

**Limit:** \$10,000 or \$2,500 for homes 50 years and older; however, if the damaged “covered service line” was newly installed or replaced in its entirety within 50 years of the “service line failure,” this limitation does not apply.

<p><b>Covered Service Line:</b></p>	<p>“Covered service line” means exterior underground piping and wiring, including permanent connections, valves, or attached devices providing one of the following services to your “residence premises”:</p> <ul style="list-style-type: none"> <li>• Communications, including cable transmission, data transmission, internet access, and telecommunications</li> <li>• Compressed air</li> <li>• Drainage</li> <li>• Electrical power</li> <li>• Heating, including geothermal, natural gas, propane, and steam</li> <li>• Waste disposal</li> <li>• Water</li> </ul> <p>A “covered service line” must be owned by you or you must be responsible for its repair or replacement as required by law, regulation, or service agreement.</p> <p>“Covered service line” does not include:</p> <ol style="list-style-type: none"> <li>1. That part of piping or wiring that runs through or under a body of water, including, but not limited to, a swimming pool, pond, or lake.</li> <li>2. That part of piping or wiring that runs through or under the dwelling or other structure. However, this section shall not apply to piping that runs under:             <ol style="list-style-type: none"> <li>a) A driveway or walkway; or</li> <li>b) A structure, such as a deck, not immediately above a foundation and raised sufficiently from the ground that such piping or wiring can be accessed without damaging or dismantling any structure.</li> </ol> </li> <li>3. Piping or wiring that is not connected and ready for use.</li> </ol>
<p><b>Service Line Failure:</b></p>	<p>“Service line failure” means a leak, break, tear, rupture, collapse, or electrical arcing of a “covered service line” not otherwise excluded by this endorsement. (For a list of covered perils, please see the policy form.).</p> <p>“Service line failure” does not include blockage or low pressure of a “covered service line” when there is no physical damage to the “covered service line.”</p>
<p><b>Loss of Use; Expediting Expense:</b></p>	<p>Included in Service Line Limit</p>
<p><b>Excavation Costs:</b></p>	<p>Included in Service Line Limit</p>
<p><b>Outdoor Property:</b></p>	<p>Included in Service Line Limit</p>
<p><b>Exclusions, Limitations:</b></p>	<p>Please refer to the policy for a full description of coverage, terms, conditions, and exclusions.</p>
<p><b>Deductible:</b></p>	<p>\$500</p>



### Bremen Farmers Mutual Insurance Company

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