



SERVICE LINE COVERAGE

Most homeowners don't realize they are responsible for repairing or replacing the underground piping and wiring located on their property if damaged. The cost of repairing or replacing underground service lines is costly and not covered by most homeowners policies. Losses can easily total \$3,500 or more when considering repairs, excavation and damage to outdoor property. With this coverage, not only do we pay for service line repairs, but also for the damage to outdoor property caused by the repairs (e.g., driveways, walkways, lawns, shrubbery, and plants). If your home becomes uninhabitable until the repairs are made, hotel and other costs are also covered.

WHAT IS CONSIDERED A COVERED SERVICE LINE?

Covered service lines include underground:

- ◆ Water Service
- ◆ Waste Disposal
- ◆ Natural Gas
- ◆ Propane
- ◆ Steam
- ◆ Geothermal
- ◆ Electrical Power
- ◆ Drainage
- ◆ Compressed Air
- ◆ Communications

COVERAGE INCLUDES

- ◆ Loss of use resulting in additional living expenses.
- ◆ Excavation costs necessary to repair or replace the damaged covered service line.
- ◆ Expediting expense for temporary repairs and permanent replacements.
- ◆ Damage to outdoor property such as trees, shrubs, plants, lawns, walkways or a driveway that is damaged as a result of a covered service line failure.

LOSSES ARE COMMON

- ◆ An underground sewer line on the insured's property was damaged by tree root growth. The driveway and surrounding landscape were damaged while accessing the sewer line.

Total Loss: \$9,785

- ◆ A tow truck lost control and ended up in the front yard of the insured. The weight of the vehicle broke piping to the sprinkler system.

Total loss: \$7,850

Learn more. Contact us today.

Response is everything.®
HOME | AUTO | BUSINESS | FLOOD
www.selective.com

