



Service Line

Overview of Coverage for Homeowners

Service Line coverage offers protection that goes beyond standard homeowners, dwelling fire policies and utility service contracts.

Homeowners today rely on many exterior underground service lines. Service lines used to supply water, sewage, drainage, heat, internet access and communications are all essential services that support the homeowner's daily routine.

A leak, break, tear, rupture or collapse could easily damage these exterior underground pipes or wires. As a result, the homeowner could face costly repairs.

Most homeowners don't realize that they are legally responsible for repairing service lines that are on their property and many don't have the emergency funds to cover these repairs.

Coverage Highlights, Terms and Conditions

- **Property Damage:** Physical loss or damage to covered service line that is the direct result of a "service line failure"
- **Environmental Safety and Efficiency Condition:** Provides additional costs to replace damaged property with materials that are better for the environment, safer for people or more energy or water efficient than the materials being replaced. Up to 150% of the cost of replacement with like kind and quality is covered
- **Excavation Costs:** Reasonable and necessary costs that are required to excavate to gain access to repair or replace the damaged "covered service line"
- **Expediting Expenses:** Extra costs to make temporary repairs and expedite permanent repairs or replacement
- **Loss of Use:** Coverage for additional living expenses and fair rental value

- **Outdoor Property:** Costs to pay for damaged outdoor property, including but not limited to trees, shrubs, plants, lawns, walkways and driveways. Property must be damaged as the result of a service line failure or during the excavation of covered service lines

Limits, Sublimits and Deductible

- For dwellings that are less than 50 years old, the most we will pay for loss, damage or expense arising from any one service line failure is \$10,000. If the dwelling is 50 years or older, we will pay \$2,500 per damaged covered service line. However, if the damaged covered service line was newly installed or replaced in its entirety within 50 years of the service line failure, a \$10,000 limit will apply. The maximum limit per occurrence under this endorsement is \$10,000 regardless of whether a single covered service line or multiple covered service lines are damaged by one service line failure.
- More information regarding limits and deductible can be found in the policy endorsement or contact a representative for more information.

Coverage restrictions may apply. Please refer to the policy form for specific information.

Panhandle Farmers Mutual Insurance Company

3727 Waynesburg Pike Road • Moundsville, WV 26041

(888) 844-2649 • www.panhandleins.com

© 2019 The Hartford Steam Boiler Inspection and Insurance Company ("HSB"). All rights reserved. Coverage and associated services reinsured under an arrangement with HSB. This document is intended for informational purposes only and does not modify or invalidate any of the terms or conditions of the policy and endorsements. For specific terms and conditions, please refer to the coverage form.

