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Service Line Coverage



Germania Mutual Insurance Co.

Introducing New Coverage Effective

July 2016

Filling the Property Policy Coverage Gaps



Protecting homeowners from costly exposures

Germania Mutual Insurance Co. is excited to introduce Service Line Coverage. This coverage provides payment for loss or damage resulting from a service line failure. A service line constitutes underground piping and wiring that provides a service, such as delivering water or power.

What is a Service Line Failure? It's a physical damage that results in a leak, break, tear, rupture or collapse of a pipe or line. Physical damage can be caused by external events such as accidental intrusion or environmental conditions such as root invasion, deterioration, freezing and electrical arcing.

Coverage Includes:

*Physical damage to a covered serviced line that is the direct result of a service line failure.

*Includes first-party costs for outdoor property, such as trees, shrubs, plants, lawns, walkways or driveways damaged during excavation of a covered service line following service line failure.

*Hotels, meals, rent, or other living expenses when a homeowner or family mist leave its residence.

*Includes expediting expenses, we will pay the reasonable extra expense to make temporary repairs and expedites permanent repairs or replacements.

*The environmental, safety and efficiency improvements condition pays up to an additional 50% to replace with materials that are better, safer or more efficient for the environment.

Deductible:

\$500.00, or follow the Homeowner Policy deductible.

Service Line Coverage Includes:

- LOSS OF USE
- EXPEDITED EXPENSES
- EXCAVATIONS COSTS
- ENVIRONMENTAL & SAFETY IMPROVEMENTS
- OUTDOOR PROPERTY EXTENSION

Exclusions to the Coverage

RELOCATION OF EXISTING PIPING OR WIRING

WELL PUMPS & MOTORS

SPRINKLER SYSTEMS

FLOOD & EARTH MOVEMENT

BACKING UP OR WATER ESCAPE FROM SEWER, SUMP OR SEPTIC

DAMAGE THAT OCCURS WHILE BEING INSTALLED OR REPAIRED.

Service Line Loss Examples



Loss #1: An underground sewer line was found collapsed, and the damaged area of the sewer line was replaced with new piping. **Total Loss - \$5,500**

Loss #2: A tree on your property has root growth that has caused damage to sewer line. Your entire front yard will need excavated to repair the damage. **Total Loss - \$10,000**

Loss #3: An underground water pipe burst during a spring freeze. In addition to excavation and pipe repair, landscaping was required to repair a garden damaged in the process. **Total Loss - \$3,000**