



Service Line Coverage Responds to Real Risks

Homeowners are often surprised to discover they are responsible for repair costs after experiencing an unfortunate event such as an underground water line leak. Most homeowners don't know that they own the outdoor water and sewer piping from the street to their house, or that they are responsible for its maintenance and repair. The cost of repairing or replacing damaged underground piping, wiring and outdoor property is not covered by most homeowner insurance policies.

Service Line Coverage

A covered service line is exterior underground piping and wiring, including permanent connections, valves or attached devices providing one of the following services to the residence premises:

Covered Services

- Water service
- Waste disposal
- Heating
- Natural gas
- Propane
- Steam
- Geothermal
- Electrical power
- Drainage
- Compressed air
- Communications

To be covered the service line must be owned by or the responsibility of the homeowner for its repair or replacement as required by law, regulation or service agreement. A covered service line ends at the precise location where the homeowner's responsibility for such repair or replacement ends. Coverage does not extend beyond the point of connection to the main service or utility line in the street.