



Service Line Coverage

Most homeowners don't realize they are responsible for service lines that run underground from the street to their homes. These can include but are not limited to power, electricity, water, etc.

The standard home policy does not cover losses/damages when these service lines break down. However, a few carriers offer Service Line Coverage as an option to add to your home policy.

Adding Service Line Coverage can help with:

- Damage to an underground service line as a result of a service line failure.
- Costs required to repair or replace the damaged covered service line that is the result of a service line failure
- Outdoor property that is damaged as a result of a service line failure or damaged during the excavation of a covered service line following a service line failure.
- Extra cost to make temporary repairs, expedite permanent repairs or permanent replacements to a service line that is damaged as a result of a service line failure.
- Certain damage to wiring used for communication or data transmission.
- Additional living expense and rental value.



Example of Perils

- Wear and tear
- Rust
- Corrosion
- Decay
- Deterioration
- Hidden or latent defects
- Freeze
- Collapse (except sinkhole collapse)
- Electrical breakdown
- Mechanical breakdown
- Pressure system breakdown

Example of Loss Event

- A tree root grew through a sewer pipe located in the homeowner's yard, causing it to leak. The sewer line was 200' long and required a backhoe to dig up the damaged piping and replace it.
- An underground power line providing electrical service to the home significantly deteriorated over time and resulted in arcing. The underground power line had to be excavated and replaced due to extensive damage discovered during the repair work.

**For a small annual premium, the homeowner can add this coverage for a common loss event that can end up costing thousands of dollars per occurrence.
Call us today to discuss your options.**

Smart Insurance Agency
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