



# Service Line Coverage

## Protect Yourself from Costly Exposures

Did you know that, as a homeowner, you own and are responsible for the repair or replacement of service lines on your property – the pipes and wiring that bring water, electricity, natural gas, propane, data, communications and other services to your home?

Service Line coverage provides payment for damage to piping, wiring and outdoor property when caused by a service line failure. Coverage is provided for damaged piping for which you are legally responsible. This coverage ends at the point of connection to the main utility line.

### What is Service Line Failure?

A “service line failure” is physical damage, meaning a leak, break, tear, rupture, collapse or arcing of a “covered service line”. Covered causes of a service line failure include but are not limited to the following:

- Wear and tear, marring, deterioration or hidden decay
- Rust or other corrosion
- Mechanical breakdown, latent defect or inherent vice
- Weight of vehicles, equipment, animals or people
- Vermin, insects, rodents or other animals
- Artificially generated electrical current
- Freezing or frost heave
- External force from a shovel, backhoe or other form of excavation
- Tree or other root invasion

### Covered Services Include

- Water supply
- Waste disposal
- Electrical power
- Heating (including hot water, natural gas, propane, steam and geothermal)
- Communications (including cable and data transmission, internet access and telecommunications)
- Drainage system
- Compressed air





## Highlights of Coverage, Terms and Conditions

### Coverage is available for:

Homeowner policy forms (excluding condominiums, mobile homes and contents-only policies).

Dwelling fire policy forms.

### Coverage

Physical damage to a covered service 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 a service line failure.

Hotels, meals, rent, or other living expenses when you must leave your residence because of a covered loss, or for generators and other temporary equipment needed to remain in your home.

Includes expediting expenses.

### Limits of Liability

\$10,000 per occurrence.

### Deductible

\$1,000 unless a different deductible is shown on the endorsement schedule.

### Exclusions

Coverage is not provided for:

- Relocation of existing piping or wiring
- Well pumps and motors
- Flood and earth movement
- Backing up or escape of water from a sewer, sump or septic tank
- Damage that occurs while being installed, dismantled or repaired
- Coverage is subject to underlying property policy exclusions.

### Other Conditions

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.

**Contact your Axiom Mutual agent or broker to learn more!**



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Offices in STRATHROY and ZURICH

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This is a summary of coverages. For all coverages, terms, conditions and exclusions, refer to the actual insurance policy.