



# Underground Service Line Coverage

As a homeowner, you are responsible for the outdoor sewer and water piping, as well as the underground electrical and communication lines running from the street to your house. These lines can be damaged by causes not covered under your standard homeowners insurance policy, meaning costly repairs. With Underground Service Line coverage, you get quality protection against the unexpected.

## What is considered an 'Underground Service Line?'

- Water
- Waste disposal
- Heating, including geothermal, steam, natural gas, and propane
- Electrical power
- Communications, including internet access, telecommunications, wide area networks, data transmission, and cable transmission
- Drainage
- Compressed air

## What losses and expenses are covered?

- Costs to repair or replace the underground service line
- Excavation and exploration expenses
- Trees, shrubs, plants, lawns, landscape, hardscape, walkways, and driveways
- Expediting expenses to make temporary repairs and expedite permanent repairs or replacement
- Additional living expenses if your home is uninhabitable

## Coverage limits

SECURA offers coverage up to **\$15,000** after a **\$1,000** deductible is met. Please contact your independent agent for more information.

## Are you on the line?

Service Line failures can happen at a moments notice and often when you least expect it. Here is one example of an underground Service Line claim.

A water supply line on your property has been damaged from tree root invasion. Excavation costs equal **\$2,500** and the removal of hardscape, landscape, and the tree itself add up to **\$3,500**. On top of that, the water supply line costs **\$750** to repair, and the water to your home needs to be shut off during the repair, forcing you to stay at a hotel for several days equaling a cost of **\$250**. The grand total for all of the repairs and extra expenses adds up to **\$7,000**, which you are responsible for.

With SECURA's Underground Service Line Coverage, SECURA would pay **\$6,000** of this total cost after a **\$1,000** deductible is applied.

*Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.*



ROBERTSON RYAN  
& ASSOCIATES

BUSINESS | PERSONAL | BENEFITS INSURANCE

Protection designed for you.

