

Service Line Coverage

Acuity now offers Service Line Coverage as an option on homeowners policies to cover underground piping or wiring providing services to the dwelling, including:

- Waste or sewage
- Water
- Gas or heat
- Electricity
- Internet access, cable, telecommunications

Covered Perils

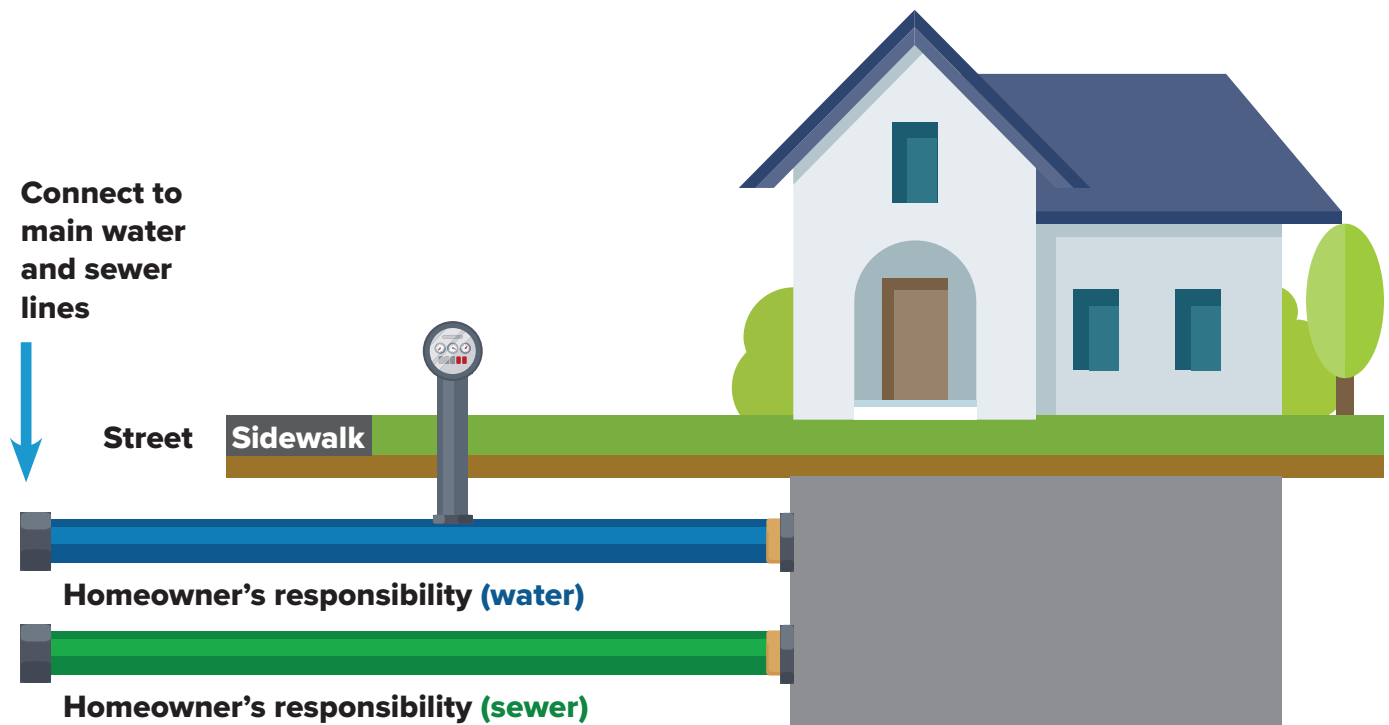
Coverage applies up to \$10,000, with a \$500 deductible, when the service line is damaged by:

- Wear and tear or rust
- Mechanical breakdown
- Weight of vehicles or equipment
- Electrical current
- Freezing
- Animals, including insects
- Tree root or other plant invasion

Acuity Advantages

Some carriers have separate sub-limits for temporary repairs, for outdoor property including trees, driveways, and walkways, and for additional living expense if the home is not habitable for a few days. Acuity includes these additional coverages without sub-limits as part of the \$10,000 endorsement limit.

Additionally, many insurers partner with a third party to handle service line claims, but Acuity does not: our experienced claims representatives deliver prompt, superior service. Our pricing is also very competitive, starting at just \$9 per year for homes under 16 years old.



Claims Examples

The most common service line losses involve sewer lines, followed by losses to water lines. Here are two examples:

A tree root grew through a sewer pipe causing it to leak. Hiring an excavator cost \$4,050, the cost to replace the sewer line was \$1,750, and lawn repair cost \$700.

- Total costs: \$6,500
- Deductible: \$500
- Insurance payment: \$6,000

During a winter cold spell, a water pipe connecting to the primary public pipeline froze and ruptured. Excavation cost \$3,950, a replacement water line cost \$1,000, and replacing trees, shrubs, and lawn cost \$1,450. The homeowner also needed three nights in a hotel before water was restored, costing \$800.

- Total costs: \$7,200
- Deductible: \$500
- Insurance payment: \$6,700



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This is a summary of Acuity coverages. Contractual coverage is as stated in the policy. All coverages are underwritten by Acuity, A Mutual Insurance Company with the exception of personal automobile coverage in the state of Texas, which is offered by Acuity TX MGA, Inc. and underwritten by Home State County Mutual Insurance Company. Home State County Mutual Insurance Company is not an affiliate of any Acuity company. Not all coverages or options are available in all states. Supplementary coverage options as listed above may be added to an insurance policy for an additional cost where applicable. See your agent for more information.