

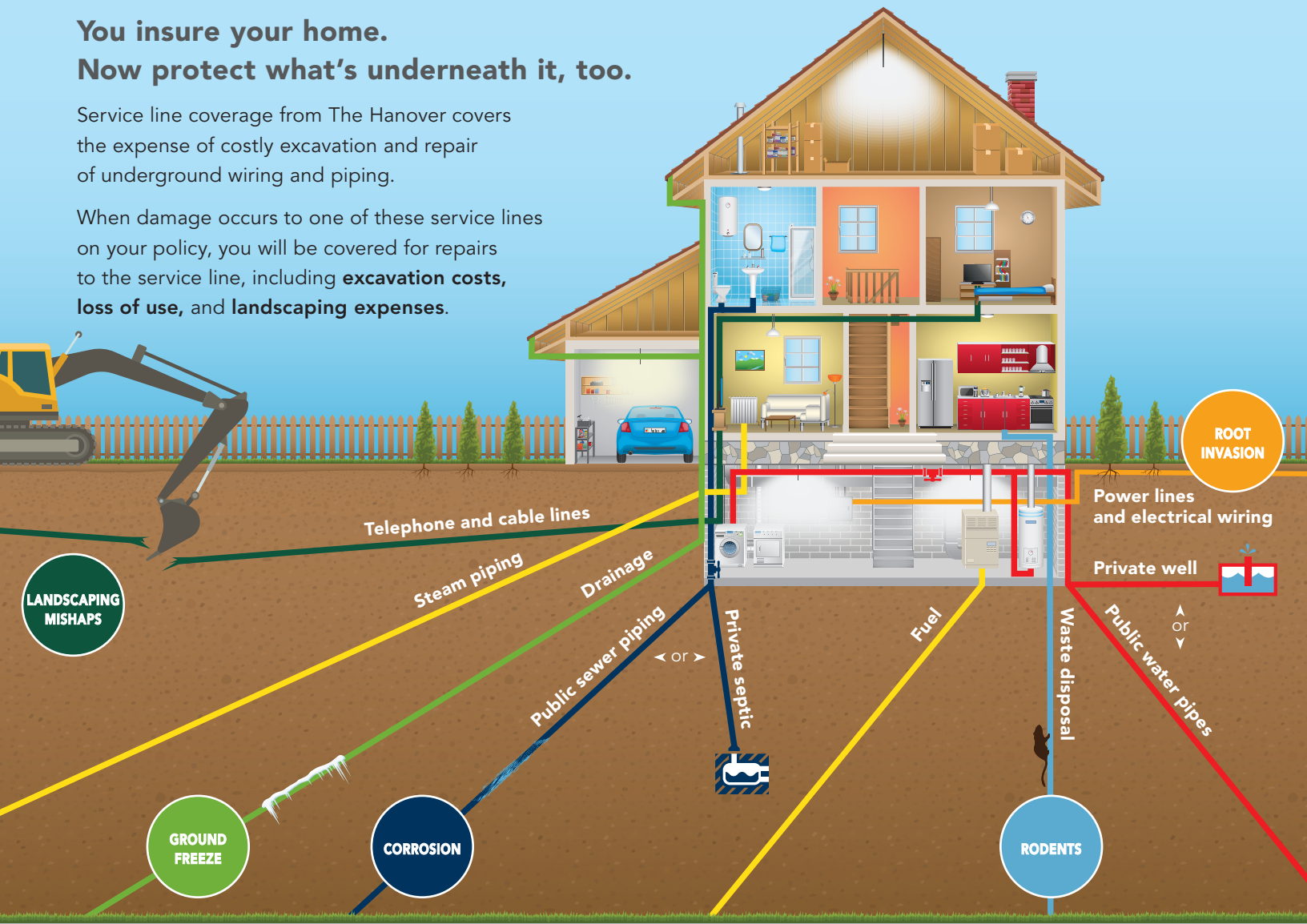
# Digging into service line coverage

Many homeowners are surprised to learn that the repair or replacement of damaged service lines on their property—such as underground wiring and piping—is their responsibility, not the service provider’s. Damage to these lines often occurs unexpectedly, and the expenses aren’t always covered in a basic homeowners policy. Service line repairs average roughly \$3–\$4K—but can go much higher.

## You insure your home. Now protect what’s underneath it, too.

Service line coverage from The Hanover covers the expense of costly excavation and repair of underground wiring and piping.

When damage occurs to one of these service lines on your policy, you will be covered for repairs to the service line, including **excavation costs**, **loss of use**, and **landscaping expenses**.



# FAQs

**Q. Does the covered service line need to be on my premises?**

**A.** Yes. The service line must be located on your premises and provide a service to the residence or related private structures.

**Q. Can I replace the service line materials with more environmentally friendly materials?**

**A.** Yes. If a covered service line requires replacement due to a covered service line failure, we will pay up to 150 percent of what the cost would have been to replace with like kind and quality using materials that are considered green.

**Q. What is the deductible for this coverage?**

**A.** The deductible is \$500 per occurrence.

**Q. What if I damage the service line while digging on the property?**

**A.** The service line coverage endorsement extends coverage for breakage as a result of weight of equipment, animals or people. Coverage would apply if you crush a service line while digging in the yard.

**Q. What are the causes of loss that are covered when a service line failure occurs?**

**A.** Some of the causes that may be covered include:

- Wear and tear
- Rust or corrosion
- Mechanical breakdown
- Collapse from above ground weight
- Artificially generated electric current
- Freezing or frost heave
- External force from excavation
- Tree or other root invasion

## Are you covered?

Talk to your independent insurance agent about service line coverage for your home.

The  
**Hanover**  
Insurance Group®

The Hanover Insurance Company  
440 Lincoln Street, Worcester, MA 01653

Citizens Insurance Company of America  
808 North Highlander Way, Howell, MI 48843

[hanover.com/personalinsurance](https://www.hanover.com/personalinsurance)  
The Agency Place (TAP) — <https://tap.hanover.com>

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