



SERVICE LINE COVERAGE

Did you know that a homeowner owns outdoor water and sewer piping from the road to the house? Furthermore, are you aware that the homeowner is responsible for the maintenance and repair of this piping?

Damaged underground piping and wiring is **not** covered by most property policies.

Hay Mutual has a solution. We are pleased to offer Service Line Coverage.

Service Line Coverage responds to loss or damage resulting from a service line failure. Service lines include underground piping and wiring for the premises that provides water or power to the dwelling.

COVERAGE APPLIES TO UNDERGROUND, EXTERIOR:

- Water piping connecting the dwelling to a public water supply or private well
- Sewer piping connecting the dwelling to a public sewer system or private septic system
- Power lines for electrical service to the dwelling or other structure
- Heat pump piping
- Water or steam piping from outdoor heat system to the dwelling

A service line failure is physical damage resulting in a leak, break, tear, rupture or collapse of a pipe or line. These can be caused by accidental intrusion, root invasion, deterioration, freezing or electrical arcing.

COVERAGE INCLUDES:

- 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 a homeowner or family must leave its residence because of a covered loss, or for generators and other temporary equipment needed to remain in their home.
- Includes expediting expenses.
- Environmental, safety and efficiency improvements condition pays up to an additional 50% if replacement is with materials that are better, safer and more efficient for the environment.

EXCLUSIONS - COVERAGE IS NOT PROVIDED FOR:

- Relocation of existing piping or wiring
- Well pumps and motors
- Irrigation or sprinkler systems
- 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

For more information or to apply for this coverage, please contact your agent.



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