



# SERVICE LINE COVERAGE

## Now, your protection runs deep.

Did you know exterior underground service utility lines that run between your house and the street are the responsibility of the homeowner? Damage caused by a service line failure can cost thousands of dollars, yet it's not covered by a typical homeowners insurance policy. With Service Line Coverage, you can protect yourself from this potentially costly insurance gap.

Real-life service line failure scenarios:

- Temperature drops during the winter and your water supply line ruptures.
- Tree roots penetrate a utility line and physically damage it.



Service Line Coverage gives you an additional layer of protection beyond repairing the physically damaged service line. Excavation costs and repair to outdoor property like lawn, shrubs and driveways are also covered, in addition to loss of use.



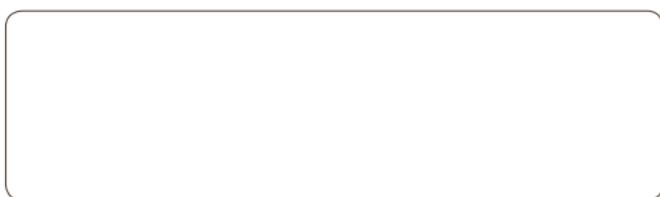
**Protecting** and preserving  
the things **Virginians** value most.



## What's covered?

- Excavation costs to access and repair damaged exterior underground piping and wiring
- Repair or required replacement of damaged exterior underground piping and wiring
- First party coverage for outdoor property such as landscaping, driveways, and walkways
- The additional cost to expedite materials and services needed to make repairs
- Additional living expenses needed due to loss of use of the property
- Environmental safety and efficiency condition allowing for 150% upgrade when replacement is required

**Contact your independent agent for a detailed review of your Service Line Coverage**



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