



Underground Service Line Coverage



What is Underground Service Line Coverage?

Underground Service Line Coverage is insurance designed to cover the cost to repair or replace damaged underground piping or wiring on your property for which you are responsible.

Service Lines are fixtures that connect your house with public utilities or private systems that are critical to the function of your property. They can include, but are not limited to: Main water or sewer piping, geo-thermal piping, valves, underground power lines, communication lines, fiber optic wiring or cables.

Coverage Basics

Coverage is triggered when a service line fails as a result of physical damage caused by deterioration, environmental conditions or other external forces. Coverage includes the cost to repair or replace service lines as well as excavation costs, resulting damage to outdoor property, and additional living expenses.

Limit per Occurrence: \$10,000

Deductible: \$500

Sample Losses:

A frost heave caused a sewer pipe located on your property to rupture. The 100 foot sewer line requires replacement through excavation done with heavy equipment. The cost to replace the sewer line was \$1,500 and excavation totaled \$3,950.

Total Loss: \$5,450

An underground fiber optic cable on your property significantly deteriorated over time and began to disrupt internet service. The entire cable needed to be dug up and replaced. Replacing the cable cost \$1,375 and excavation cost \$4,800.

Total Loss: \$6,175

Service Lines

- Main Water Lines
- Sewer Pipes
- Drain Pipes
- Geo-thermal Pipes
- Valves
- Underground Power Lines
- Communication Lines
- Fiber Optic Wires
- Gas Lines

Coverage Excludes

- Damage as a result of installation or repair
- Relocation of Lines
- Obstruction of Lines
- Septic Systems
- Drain/Leach Fields
- Wells, Pumps or Motors
- Heating/Cooling Systems
- Irrigation/Sprinklers
- Lines in or under a building, pool, hot tub or body of water

Note: These are general descriptions only. Refer to policy for exact wording and coverage. Exclusions Apply.

MIDWEST VALUES AND SMALL-TOWN SERVICE

North Star Mutual is a leading regional mutual insurance company that specializes in farm, home, auto, and small business insurance sold exclusively through local independent insurance agents. North Star leads the way in responsiveness to policyholder risk management and takes pride in providing outstanding claims service. Customers appreciate our easy, flexible payment plan and the ability to pay conveniently online. Find out more about our company at www.northstarmutual.com.