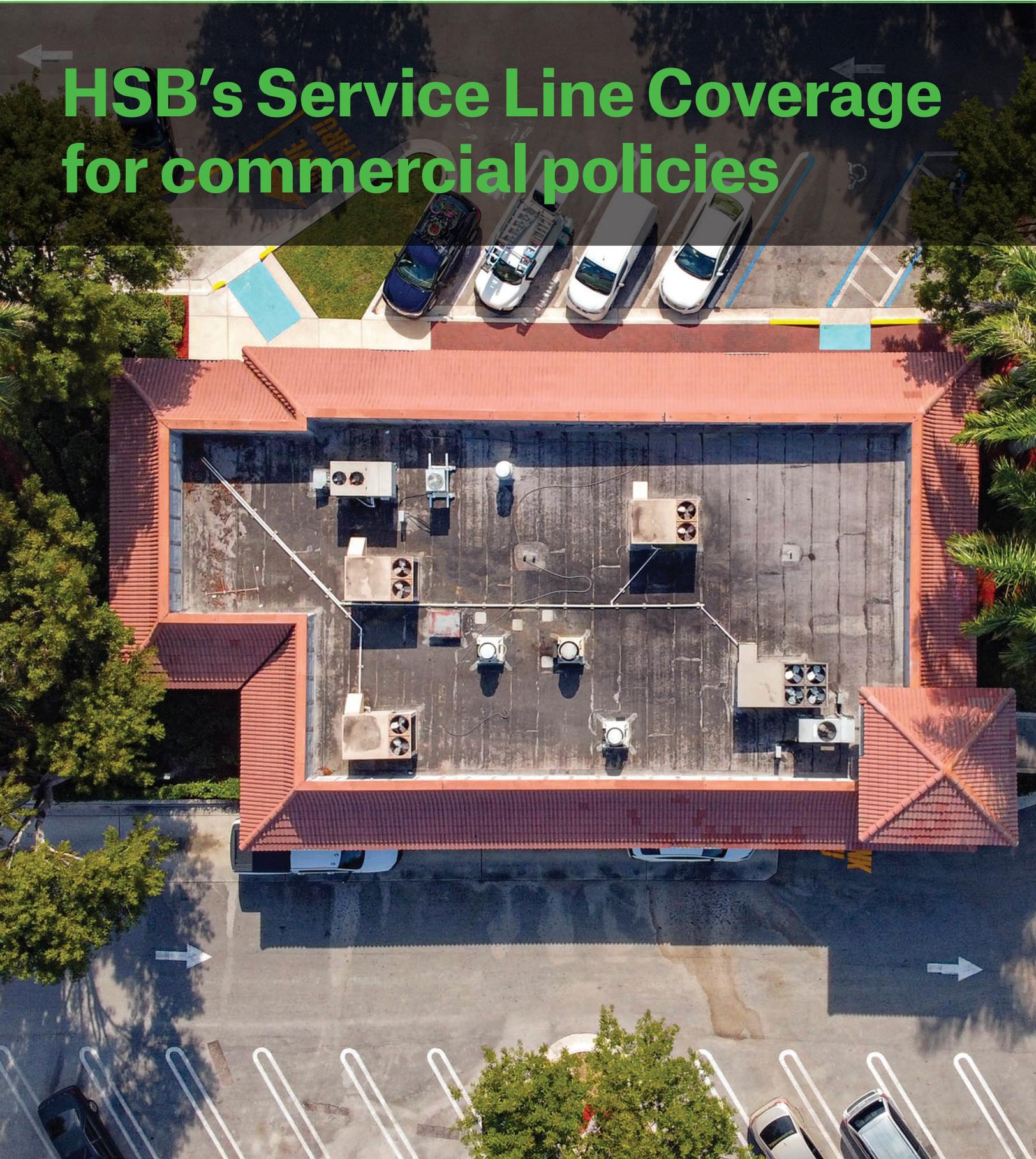
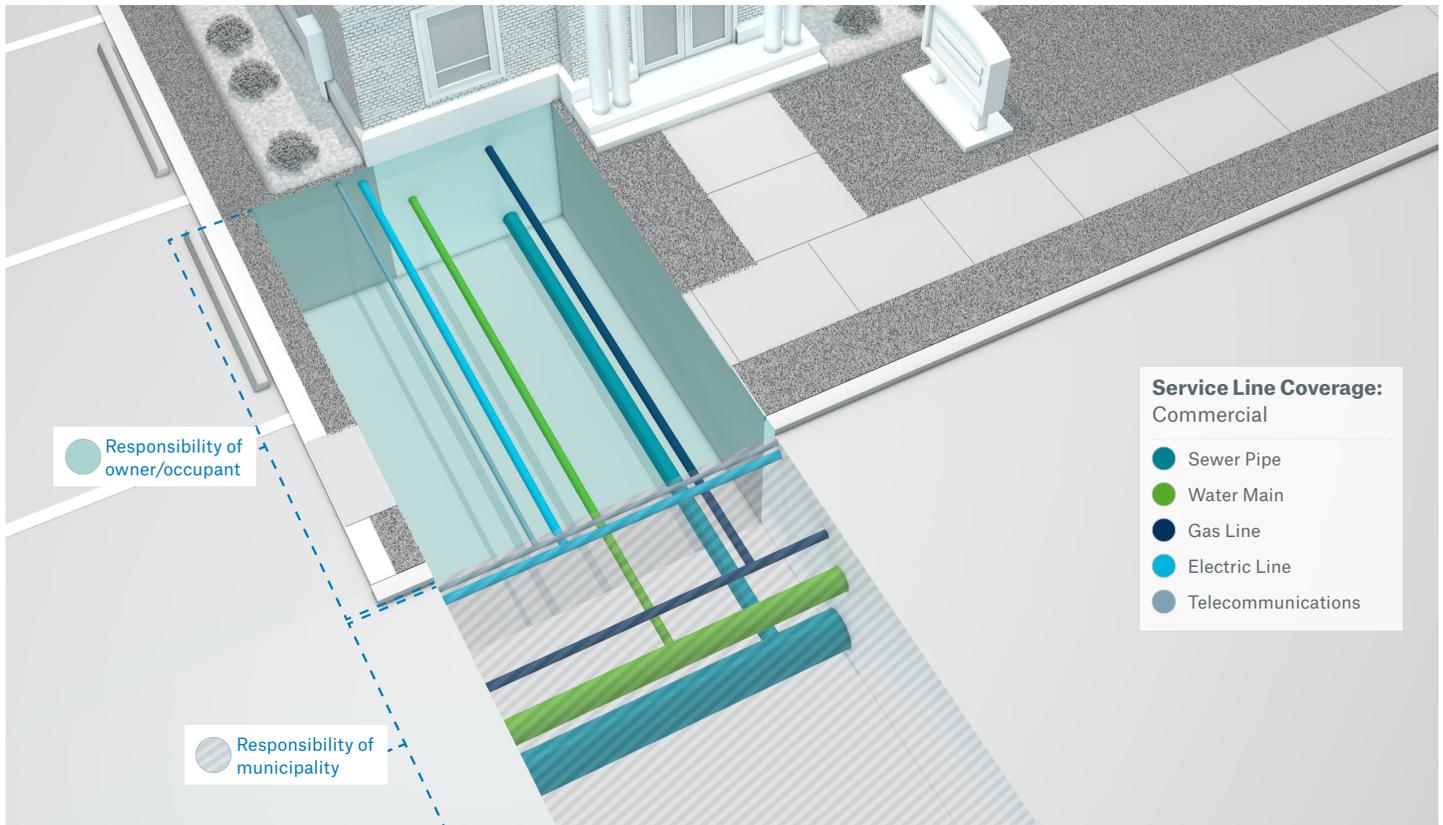


# HSB's Service Line Coverage for commercial policies



## Helps pay costs for service line failures

**Service Line Coverage** can be added to a business owner policy (BOP) to pay for physical damage to exterior, underground piping, and wiring to the building, which is the responsibility of the building owner. That can include service lines for water, electricity, heating, and communications. If policyholders suffer a service line failure, this coverage can reimburse them for the costs of excavation; damage to outside property, including trees, shrubs, sidewalks, decks, and landscaping; loss of income; and extra expense that may be incurred during repair.



The responsibility may vary by municipality.

## Benefits of coverage

1

### Competitive:

- Fills a coverage gap in property policy
- Broad and comprehensive; multiple types of utility lines covered
- Damage from wear and tear, accidents, roots, and freeze are covered

2

### Hassle-free:

- You select your own repair contractor
- Claim payments include repairs and service fees
- Claims paid per occurrence — no annual aggregate limit

3

### Additional coverage for:

- Business income and extra expense
- Expediting expenses
- Efficiency improvements
- Ordinance or law
- Spoilage of perishable goods

## How coverage applies

Take a look at these claim examples to see how coverage benefits small businesses.



The manager of a local restaurant discovered that there was no power to the restaurant. Upon investigation, the electrical lines were damaged from electrical arcing. There was spoilage due to the lack of power to the refrigerators, and backup generators were brought in. Coverage was provided for the replacement of the line, extra expense, and spoilage costs.

**Total paid loss after deductible: \$15,000**



When employees came into the florist's office Tuesday morning, they heard water running and called a repair company. The inspector ran a camera down the water line and was able to determine that tree roots had invaded the line, causing it to crack. The florist was unable to conduct business due to the lack of water. Coverage was provided for the replacement of the line and business income loss.

**Total paid loss after deductible:  
\$23,000**