



Homeowners Service Line Loss bulletin

HSB Canada, part of Munich Re, is a technology-driven company built on a foundation of specialty insurance, engineering, and technology, all working to drive innovation in a modern world, to keep you ahead of risk.

Costly Exposure For Homeowners

Most homeowners don't know that they own the outdoor water and sewer piping from the boundary line to their house, or that they are responsible for its maintenance and repair.

The cost of repairing or replacing damaged underground piping, wiring and outdoor property is not typically covered by homeowner property policies.

Total costs for repairs that may include excavation and damaged outdoor property can run into the thousands of dollars.

What is a service line failure?

A service line failure is physical damage that results in a leak, break, tear, rupture or collapse of a pipe or line.

- Physical damage can be caused by external events such as accidental intrusion or environmental conditions such as root invasion, deterioration, freezing and electrical arcing.



Loss examples

An underground sewer line was found collapsed, and the damaged area of the sewer line was replaced with new piping.

– Total loss: \$5,614

An underground water pipe burst during a spring freeze. In addition to excavation and pipe repair, landscaping was required to repair a garden damaged in the process.

– Total loss: \$2,700

An underground sewer line failed from apparent tree root growth.

– Total loss: \$10,000

An underground water pipe had to be partially replaced due to internal corrosion.

– Total loss: \$3,827