



A Munich Re company

Service Line coverage from HSB

**Protect customers from costly service line claims that
standard homeowners insurance doesn't cover**





What homeowners don't see, homeowners don't know

Most homeowners are not aware that they own and are responsible for the repair or replacement of service lines on their property — the pipes and wiring that bring water, electricity, natural gas, propane, data, communications, and other services to their home.

Homeowners insurance policies exclude the most common causes of a service line failure, leaving homeowners exposed to repairs that can easily cost thousands, damage their property, and displace their family while repairs are made.

Go beyond homeowners insurance with HSB's product enhancement

Step ahead of your competition with HSB Service Line coverage added to your homeowners policies. The coverage is affordable, goes beyond simple service line repair, and makes your product more complete and comprehensive.

HSB pays for more than pipes and wires

Service line repairs entail more than simply replacing the damaged pipe or wiring. In many cases, repair can mean digging up landscaping, driveways, and sidewalks to get to the site of the break.

HSB Service Line coverage includes the costs to repair or replace outdoor property such as trees, shrubs, plants, lawns, sidewalks, and other property that are damaged as a result of a service line failure.

And, if the home must be vacated until repairs are made, HSB's coverage pays for additional living expenses such as hotels and meals as well as loss of rental income and expediting expenses.

Service Line coverage from HSB will pay up to \$10,000 per occurrence after a \$500 deductible, with higher limits and deductible options available.

Future loss avoidance goes beyond

In our ongoing efforts to protect against further water or fire loss, HSB will distribute sensor devices and provide monitoring services. Coverage is triggered following any qualifying, covered, and paid loss. HSB will also reimburse up to \$500 for the installation of an automatic water shutoff valve at time of repair or replacement for qualifying claims.

We take the risk. And supply the support

Having partnered with insurance companies on specialty products and policy enhancements for decades, HSB knows how to make it easy for you to add and sell this new coverage. Our specialists will handle your policyholders' claims promptly and professionally. And you'll get complete support from an HSB team as well as marketing materials to help you capitalize on this unique coverage.

What is Service Line coverage?

Service Line coverage provides payment for damage to piping, wiring, and outdoor property when caused by a service line failure.

A service line is exterior, underground piping and wiring, including permanent connections, valves, or attached devices providing a service to the residence premises.

Covered services include:

- Water supply
- Waste disposal
- Electrical power
- Heating (including hot water, natural gas, propane, steam, and geothermal)
- Communications (including cable and data transmission, internet access, and telecommunications)
- Drainage systems and compressed air

Service Line coverage applies to the portion of the piping or wiring the homeowner owns or is responsible for as required by law, regulation, or service agreement. Coverage ends at the point of connection to the main utility line. Coverage is not included for piping and wiring inside or underneath the dwelling or other structure.

A “service line failure” is physical damage, meaning a leak, break, tear, rupture, collapse, or arcing of a “covered service line.” Covered causes of a service line failure include, but are not limited to, the following:

- Wear and tear, marring, deterioration, or hidden decay
- Rust or other corrosion
- Mechanical breakdown, latent defect, or inherent vice
- Weight of vehicles, equipment, animals, or people
- Vermin, insects, rodents, or other animals
- Artificially generated electrical current
- Freezing or frost heave
- External force from a shovel, backhoe, or other form of excavation, or tree or other root invasion
- Bellying/improper pitch (optional)

Additional coverage features

Increased utility costs:

Helps cover additional costs incurred for increased usage of water, natural gas, propane, or any other service caused by or resulting from a service line failure.

Spoilage:

In the event of a service line failure, coverage will provide reimbursement for spoiled goods as a result of physical damage to refrigerated property.



The risks are real

These examples of potential losses demonstrate how important Service Line coverage can be:

- An old sewer pipe running under a driveway deteriorates over time, causing the pipe to leak. The cost to replace the damaged segment of sewer piping is \$5,500. The cost to excavate and repair the driveway is \$4,000. The homeowner was also given two leak/freezing detection devices with two years of monitoring service due to the covered claim. After the claim was settled, they received an email alerting them of this benefit and providing them instructions on how to receive and setup the devices.
Service Line claim payment: \$9,000.
- Tree roots invade the sewer line on a homeowner's property, causing a break in the pipe. A section of sewer line needed to be excavated and replaced as a result of the tree root damage. The loss amount of \$4,000 includes \$2,000 to excavate the pipe, \$1,500 to replace 6 feet of pipe, and \$500 to backfill and restore grass.
Service Line claim payment: \$3,500.
- After coming back from a two-week cruise during the early spring, the homeowner noticed the ground in the front lawn had lifted and water was coming out into the yard. The repair company found the water line had cracked due to the freezing and thawing conditions causing frost heave. The homeowner also found that their water bill had increased due to the additional water consumption from the pipe leak. The homeowner had to pay a repair company \$3,500 to excavate and repair the pipe, \$900 to repair the damage to the landscaping from the excavation, and found their water bill had increased by \$400 due to the leak. The homeowner also decided to take advantage of the water shutoff valve allowance and had a smart water shutoff valve installed at a cost of \$500.
Service Line claim payment: \$4,800.
- A homeowner has contracted a landscape firm to add a large tree to the property. The contractor, using a backhoe to dig the hole, pulls up the conduit for the electrical service. The power was shut off, but the location of the line is incorrectly marked, and the electrical line is severed. The loss amount is \$1,500 for installation of a new electrical line. Due to the damage occurring on a weekend, the homeowner was unable to get electrical service restored to their home for 48 hours and had to stay in a hotel. Two nights at a hotel cost \$400. In addition, the homeowner had to throw out the contents of their refrigerator that had spoiled which resulted in a spoilage loss of \$350. The homeowner was also provided an electrical risk monitoring device with two years of monitoring service at no additional cost due to having a qualifying loss to an electrical service line.
Service Line claim payment: \$1,750.
- A homeowner is building an addition on their home, requiring large construction vehicles to park in the yard. During construction, the insured notices a gas odor and contacts the gas company. It was determined the weight of the vehicles caused a portion of the natural gas line to break, necessitating replacement of the gas line. The loss amount is \$4,500.
Service Line claim payment: \$4,000.
- A homeowner using an auger to install a fence around an inground pool penetrates the water line running between the house and the pool house, causing it to leak. A retaining wall and patio are damaged during excavation and repair to the water line. The loss amount is \$6,800.
Service Line claim payment: \$6,300.

To learn more about this opportunity, contact your HSB representative.

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