



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.

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

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 the 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.

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.

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.

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 \$3,500. The cost to excavate and to repair the driveway is \$4,000. The loss amount is \$7,500.
Service Line claim payment: \$7,000.
- Tree roots invade sewer pipes on the homeowners property causing them to leak. The tree roots need to be cut back to prevent further damage. The loss amount of \$2,000 includes \$1,500 for the excavation and pipe repair and \$500 for an arborist to cut back the tree roots.
Service Line claim payment: \$1,500.
- 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 investigated the water line with a camera and discovered a crack due to the freezing and thawing conditions causing the frost heave. The loss amount is \$3,500 for excavation, pipe repair and \$900 for landscape repairs.
Service Line claim payment: \$3,900.
- A homeowner has contracted a landscape firm to add a large tree to the property. The contractor, using a back-hoe to dig the hole pulls up the conduit for the electrical service. The power is 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.
Service Line claim payment: \$1,000.
- 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 determines the weight of the vehicles caused a portion of the natural gas line to collapse, 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.

This is a summary of coverages. For all coverages, terms, conditions and exclusions, refer to the actual insurance policy.
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