

SERVICE LINE COVERAGE ENDORSEMENT

The coverage provided by this form applies only to the risk to which it is attached if specified on the Certificate of Property Insurance of your policy.

The coverages set out in this form are subject to the terms and limits of your policy, except where modified by this form, in which case the terms and limits of this form shall apply. All other terms of the policy to which this form applies remain unchanged.

With this endorsement, the Service Line Coverage consists of the additional services and coverages to the following subject to the terms and stated exclusions within this form:

- Sewer/Septic Line
- Watermain
- Electrical
- Telecommunications
- Geothermal Plumbing (Ground Loop Piping)

Definitions:

This section explains the definitions that are in addition to the ones that appear within SECTION I - PROPERTY COVERAGES of the base policy that we use within this endorsement. These words appear in **bold**, capitalized or not.

When We Say	What We Mean
Covered Underground Service Line	underground piping and wiring, including permanent connections, valves or attached devices as described below. 1) Covered Underground Service Line refers to any of the following: a) Water piping that connects from the dwelling or other structure to: i) Public water supply system ii) Private well system iii) Cistern or retention pond; or iv) Heating system that is located outside the dwelling or other structure; b) Steam piping that connects the dwelling or other structure to a heating system that is located outside the dwelling or other structure; c) Ground loop piping that connects to a heat pump; d) Sewer piping that connects from the dwelling or other structure to a: i) Public sewer system ii) Private septic system e) Drain piping that drains water away from the dwelling or other structure; f) Power line or electrical wiring; or g) Communication or data transmission wiring, including telephone, cable internet or fiber optic wiring.

Earth Movement	<ul style="list-style-type: none"> i. earthquake, including land shock waves or tremors before, during or after a volcanic eruption; ii. landslide, mudslide or mudflow, snowslide; iii. subsidence or sink hole collapse; iv. tsunami or volcanic action; or; v. any other naturally occurring earth movement including earth sinking, rising or shifting.
One Service Line Failure	<p>if an initial service line failure causes other service line failures, all will be considered one service line failure. All service line failures that are the result of the same event will be considered one service line failure.</p>
Service Line Failure	<p>a leak, break, tear, rupture, collapse or arcing of a covered underground service line.</p>

WHAT IS COVERED

We will pay for the following subject to the amount specified on **your** Certificate of Property Insurance.

Damages to a Covered Underground Service Line	We will pay for direct physical damage to your covered underground service line that is the result of a service line failure . Covered Underground Service Line must be: a) Located on the premises , and b) Owned by you Or; c) You must be legally liable for its repair or replacement
Excavation Costs	We will pay the necessary excavation costs required to repair or replace the damaged covered underground service line that has been damaged as a result of a service line failure .
Loss of Use	We will extend coverage to: a. Additional Living Expenses b. Fair Rental Value if as a result of a covered loss your premises becomes uninhabitable.
Repair Expenses	We will pay the extra cost: a. To make temporary repairs; b. For service call expenses to investigate an incident that results in a covered loss due to service line failure to a covered underground service line .
Outdoor Property	We will pay for your outdoor property which includes: • Trees, Plants, Shrubs, Lawns up to a maximum of \$1,000 for any one tree, plant, shrub or lawn including debris removal expenses. • Walkways • Driveways that are damaged as a result of a service line failure including debris removal expenses.

TYPES OF LOSSES COVERED	TYPES OF LOSSES NOT COVERED
<p>For the purposes of this endorsement only: in addition to the types of loss as stated in your Certificate of Property Insurance the following types of loss are added:</p> <ol style="list-style-type: none"> 1. Wear and tear 2. Rust or other corrosion 3. Damage or Collapse caused by plant or tree roots 4. Mechanical breakdown 5. Latent Defect or gradual deterioration 6. Inherent Vice 7. Weight of equipment, animals or people 8. Artificially generated electrical current 9. Extremes of temperature including freezing 10. Wet or Dry rot, or condensation 11. Hidden decay 12. Settling, expansion, contraction, moving, bulging or cracking 	<ol style="list-style-type: none"> 1. Blockage except for blockage caused by plant or tree roots 2. Reduced Flow except for reduced flow caused by plant or tree roots 3. Damage/repairs to the inside or outside of the dwelling 4. Damage/repairs to the inside or outside of any other detached private structure 5. Lines and piping that run through/under a body of water including but not limited to a swimming pool, pond or lake 6. Lines and piping that run/through under the dwelling or other structure 7. Lines and piping that are connected to outdoor property including but not limited to sprinklers, irrigation systems, pools, hot tubs or decorative ponds 8. Lines and piping that are not connected and ready for use 9. Treatment, removal, recovery or disposal of pollutants or hazardous waste 10. Service call expenses when no covered loss is discovered 11. A covered underground service line that is damaged while it is being installed, dismantled or repaired. However, this exclusion will not apply if a covered service line failure necessitated such installation, dismantling or repair 12. earth movement except for earth movement that results from the ground thawing after a freeze.

Amount of Insurance:

The most we will pay for loss, damage or expense arising from any one happening of a loss is the amount shown on your Certificate of Property Insurance for Service Line Coverage Endorsement.

Deductible:

We will pay only that part of the covered loss that exceeds the deductible as stated on your Certificate of Property Insurance.

All other terms and conditions under this policy remain unchanged.