

SERVICE LINE COVERAGE



Why Peace Hills?

Most homeowners are not aware that they own, or are responsible for, the outdoor sewer and water piping as well as underground electrical and communication lines from the street to their house. Homeowners can be liable for maintenance and repair costs should these service lines fail. The cost of repairing and replacing such equipment can be substantial if you are not prepared.

With Service Line Coverage, you are protecting yourself from the unexpected expense of excavating and repairing or replacing underground service lines that fail.

Questions? Contact your independent insurance broker to determine if your policy is eligible for this coverage.

Where it's available

- 1** Homeowner Policies
- 2** Condominium Policies
- 3** Seasonal Plus Packages



OUR POLICY IS WORKING FOR YOU

SERVICE LINE COVERAGE

What's covered?

The coverage pays to repair or replace underground service lines that accidentally break, leak, tear, rupture, collapse or arc.

Service Line Coverage also includes the following:

- Loss of Use - Payment for lodging should your home be made uninhabitable because of damage to insured service lines
- Excavation Costs - Payment for cost of excavation needed to expose damaged underground service lines for repair or replacement.
- Expediting Expenses - Payment for cost of temporary repairs and additional costs to expedite permanent repair or replacement
- Environmental, Safety and Efficiency Improvements - If property needs to be replaced, we will pay up to 150% of the original cost to replace it with an equivalent product that is more environmentally friendly, energy/water efficient, or safer to use.

Coverage limits available are \$10,000 or \$25,000. Coverage is subject to the policy deductible.

What is a 'Service Line'?

- Underground electrical, telephone and cable internet lines (These underground electrical lines can arc, leaving you without electricity or the use of your telephone or internet.)
- Underground water piping connecting your home to:
 - a public water supply system or private well, cistern or retention pond
 - a heating system that is located outside the home
 - underground steam piping that connects from your home to an outdoor heating system
 - ground loop piping that connects to a heat pump
 - underground sewer piping
 - underground drain piping

Subject to terms, conditions and exclusions of the policy

PEACE HILLS GENERAL INSURANCE COMPANY