

# Service Line Coverage

Acuity now offers Service Line Coverage as an option on homeowners policies to cover underground piping or wiring providing services to the dwelling, including:

- Waste or sewage
- Water
- Gas or heat
- Electricity
- Internet access, cable, telecommunications

## Covered Perils

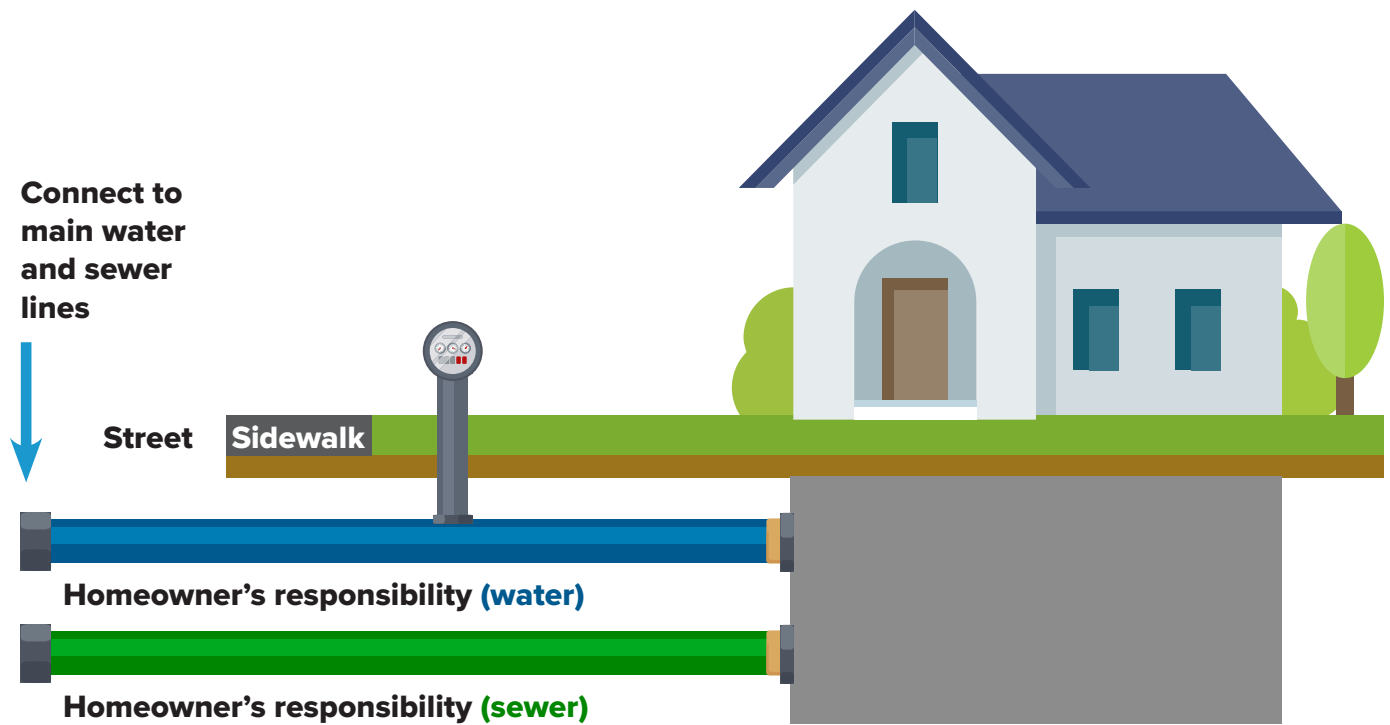
Coverage applies up to \$10,000, with a \$500 deductible, when the service line is damaged by:

- Wear and tear or rust
- Mechanical breakdown
- Weight of vehicles or equipment
- Electrical current
- Freezing
- Animals, including insects
- Tree root or other plant invasion

## Acuity Advantages

Some carriers have separate sub-limits for temporary repairs, for outdoor property including trees, driveways, and walkways, and for additional living expense if the home is not habitable for a few days. Acuity includes these additional coverages without sub-limits as part of the \$10,000 endorsement limit.

Additionally, many insurers partner with a third party to handle service line claims, but Acuity does not: our experienced claims representatives deliver prompt, superior service. Our pricing is also very competitive, starting at just \$9 per year for homes under 16 years old.



## Claims Examples

The most common service line losses involve sewer lines, followed by losses to water lines. Here are two examples:

A tree root grew through a sewer pipe causing it to leak. Hiring an excavator cost \$4,050, the cost to replace the sewer line was \$1,750, and lawn repair cost \$700.

- Total costs: \$6,500
- Deductible: \$500
- Insurance payment: \$6,000

During a winter cold spell, a water pipe connecting to the primary public pipeline froze and ruptured. Excavation cost \$3,950, a replacement water line cost \$1,000, and replacing trees, shrubs, and lawn cost \$1,450. The homeowner also needed three nights in a hotel before water was restored, costing \$800.

- Total costs: \$7,200
- Deductible: \$500
- Insurance payment: \$6,700



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