

State Auto ConnectSM Service Line Coverage

Homeowners rely on many types of exterior underground service lines — sewage, drainage, heat, internet access and communication. But did you know that as a homeowner, you're legally responsible for maintaining service lines from your home to your property line?

A leak, break, tear, rupture or collapse could easily damage these exterior underground pipes or wires resulting in costly repairs. These repairs often aren't covered by your typical homeowners insurance policy — this is why it is important to have extra protection against these surprises by adding **Service Line Coverage** to your policy.

What is Service Line Coverage?

Service Line Coverage offers protection that goes beyond your standard homeowners, dwelling fire and utility service contracts — it helps to pay for the cost to repair or replace damaged service lines. Another benefit of having Service Line Coverage is if your house becomes uninhabitable due to a service line failure, it could help cover your cost of a hotel stay while repairs/clean-up are occurring.

Service Line Coverage Will Help Cover Unexpected Expenses Related To:



Power lines and
electrical wiring



Steam piping



Telephone and
cable lines



Drainage



Fuel



Water pipes



Waste disposal



Sewer piping



Private wells and
septic systems

... When Damage Is Caused By:



Corrosion



Lightning strike



Ground freeze



Landscaping accidents



Root invasion



Rodents



Available Limits

The maximum payout due to damage or expense arising from any one service line failure is \$10,000 for all damaged covered service lines if the dwelling is less than 50 years old; \$2,500 per damaged covered service line if the dwelling is 50 years or older.

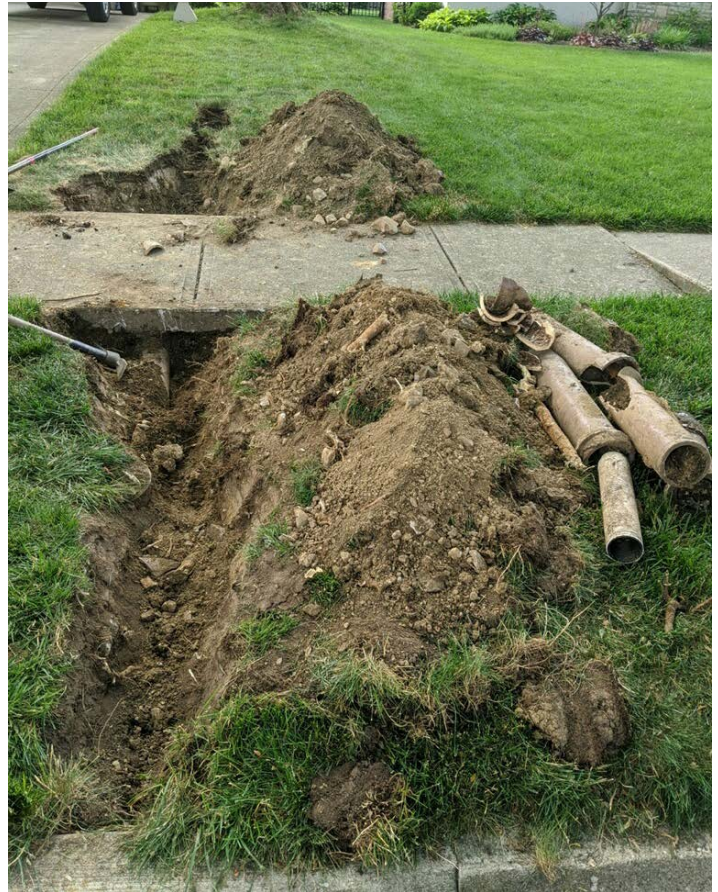
If the damaged covered service line was newly installed or replaced in its entirety within 50 years of the service line failure, the limit of \$10,000 will apply. The maximum limit per occurrence under this endorsement is \$10,000 regardless of whether a single covered service line or multiple covered service lines are damaged by one service line failure.

Included Coverages

- Property Damages
- Excavation Costs
- Environmental, Safety and Efficiency Condition
- Expediting Expenses
- Loss of Use
- Outdoor Property

Piping or Wiring Not Covered

- Piping and wiring that has not suffered physical damage. Blockages, clogged pipes and bent or sagging pipes are not covered without physical damage
- Piping or wiring that:
 - Runs under a dwelling (foundation) or other structure
 - Runs through or under a body of water
 - Is not connected or ready for use
- Septic systems including leach fields, septic tanks, pumps, motors or piping (underground exterior piping to and from the septic tank is covered)
- Heating and cooling systems, including heat pumps
- Sprinkler systems pumps, motors or heads
- Water wells, including well pumps and motors



Losses Not Covered

- Fire, water, earth movement, flood, surface water, overflow, back-up or any other perils covered by a property policy
- Additional costs incurred for increased usage of water, natural gas, propane or any other service caused by or resulting from a “service line failure”
- Damage that occurs while the service line is being installed, dismantled or repaired
- Relocation of existing piping or wiring unless required by local ordinance
- Cleanup or removal of pollutants, hazardous waste or sewage
- Coverage is subject to underlying property conditions and policy exclusions

Can be written on HO3, HO5, and HE7 policies; Service Line coverage is not available in North Carolina.

Availability may vary by state.

The information and descriptions of policies and services described herein are provided solely for general informational purposes, and are not intended to be complete descriptions. This document does not create a contract or an offer of coverage, and does not amend, or otherwise affect the terms, conditions or coverage of any insurance policy issued by State Automobile Mutual Insurance Company, its affiliates or subsidiaries (unless provided otherwise). For complete details of coverage, including exclusions, limitations and restrictions, the insured's policy and endorsements should be consulted. Coverages, exclusions, limitations, policy terms, conditions, and eligibility for insurance or discounts may vary from state to state, and are subject to the underwriting guidelines and rules in effect for that state at the time of purchase. State Auto does not warrant that reliance upon this document will prevent accidents and losses, or satisfy federal, state and local codes, ordinances and regulations.