



Service Line Coverage



As a homeowner you're responsible for the service lines that run from the curb to your home. When your service line is damaged it can be a very costly expense to repair or replace. From identifying the problem to excavation to repair, Service Line Coverage has you protected.

Auto-Owners
INSURANCE

LIFE • HOME • CAR • BUSINESS



Service Line Coverage

WHY AUTO-OWNERS?

- We offer more than just auto insurance - with our wide array of car, home, business, and life insurance products, you can look to Auto-Owners for all your insurance needs.
- Highest rating by national insurance company rating services such as A.M. Best, which ranks Auto-Owners among the highest in the industry with an A++ (Superior) rating.
- A national consumer magazine ranks Auto-Owners among the top companies for customer service at the time of a claim.
- Auto-Owners is among the largest insurance providers in the United States.
- Auto-Owners is an industry leader in controlling expenses, resulting in savings to our policyholders.

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Note: The analysis of coverage is in general terms and is superseded in all respects by the Insuring Agreements, Endorsements, Exclusions, Terms and Conditions of the Policy. Some of the coverage mentioned in this material may not be applicable in all states or may have to be modified to conform to applicable state law. Some coverages may have been eliminated or modified since the printing of this material.

Are you protected from an unexpected leak, break, tear, rupture, collapse or arcing of a service line? Talk with your agent today to learn how this product protects your home by extending coverage to the following:

- Underground piping
- Wiring
- Valves
- Attached devices that connect your home to a public utility service provider or to a private system

LIMITS AND DEDUCTIBLES

Service Line Coverage is offered on a per occurrence basis. A \$500 deductible and a limit of \$10,000 is available.

WHEN YOU MIGHT NEED SERVICE LINE COVERAGE

- A tree root grew through a sewer pipe located on your property causing it to leak. The sewer line was 150 feet long and required a backhoe to dig up the damaged piping and replace it. The cost to replace the sewer line was \$1,750 and the excavation cost totaled \$4,050.

Total Amount of Loss: \$5,800

- An underground power line providing electrical service to the home significantly deteriorated over time and resulted in arcing, which interrupted electrical service to the home. The underground power line had to be excavated and replaced due to extensive damage discovered during the repair work. The cost to replace the power line was \$2,500. The excavation costs totaled \$5,300.

Total Amount of Loss: \$7,800