

# Straight **Talk**

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## WHAT IS SERVICE LINE COVERAGE?

Service lines connect a home with the world around it. However, traditional homeowner's policies don't protect failures and breakdown in those lines, until now.

Service Line coverage pays to repair or replace homeowner-owned, exterior underground piping and wiring that fail or are accidentally broken. It also pays for the costs of excavation, as well as outdoor property such as lawns, walkways or driveways damaged as a result of a service line failure. This closes an insurance gap that homeowners don't even realize exists until it's too late – and an expensive repair bill arrives.

## WHAT DOES IT COVER?

A service line failure is physical damage that results in a leak, break, tear, rupture or collapse of a pipe or line.

A service line failure may be caused by, but is not limited to, the following perils:

- Wear and tear, marring, deterioration or hidden decay
- Rust or other corrosion
- Mechanical breakdown, latent defect or inherent vice
- Weight of vehicles, equipment, animals or people
- Vermin, insects, rodents or other animals
- Artificially generated electrical current
- Freezing or frost heave
- External force from a shovel, backhoe or other form of excavation
- Tree or other root invasion

Blockages or low pressure are not considered “service line failures.”

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Covered Services include:

- Water supply
- Waste disposal
- Electric power
- Heating (including hot water, natural gas, propane, steam and geothermal)
- Communications (including cable and data transmission, internet access and telecommunications)
- Drainage systems
- Compressed air

## OTHER VALUABLE PROTECTIONS

In addition to protection for the lines themselves, the coverage will also pay for hotels, meals, rent, or other living expenses incurred when a family must leave their residence because of a covered loss.

Service Line coverage also pays for trees, shrubs, sidewalks, decks, landscaping and other outdoor property damaged when a service line fails.