



RIGHT COVERAGE  
REAL REWARDS

## SERVICE LINE COVERAGE

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### COSTLY EXPOSURE FOR HOMEOWNERS

Most homeowners don't realize they are responsible for repairing or replacing the underground exterior piping and wiring located on their property if damaged. The cost of repairing or replacing underground service lines is costly and not covered by most homeowners policies.

### WHAT IS SERVICE LINE COVERAGE?

American National's Service Line Coverage provides payment for physical damage to covered service lines that is the direct result of a service line failure. Covered service lines are the underground and exterior piping or wiring located on your property, for which you are legally liable for repair or replacement.

### WHAT IS CONSIDERED A COVERED SERVICE LINE?

Covered service lines include underground and exterior:

- Water piping that connects the dwelling or other structures to a public water supply system; private well system; cistern or retention pond; or heating system located outside the dwelling.
- Sewer piping that connects the dwelling or other structures to a public sewer system or private septic system.
- Power lines or electrical wiring.
- Drain piping that drains water away from the dwelling or other structure.
- Ground-loop piping that connects to a heat pump.
- Communication or data-transmission wiring.

### WHAT IS CONSIDERED A SERVICE LINE FAILURE?

A service line failure is physical damage that results in a leak, break, tear, rupture, collapse or arcing of a covered service line. Physical damage can be caused by external events or environmental conditions, such as tree root invasion, deterioration, freezing and electrical arcing.

## HIGHLIGHTS OF COVERAGE, TERMS AND CONDITIONS

### COVERAGE

- Physical damage to a covered service line that is the direct result of a service line failure.
- Includes excavation costs and any damage that occurs to outdoor property during excavation.
- Includes expediting expenses.

### LOSS OF USE

- Coverage for additional living expense and fair rental value is available if your residence becomes uninhabitable for a period of time due to a service line failure.
- Includes the added cost of hotels, meals, rent or other necessary living expenses.
- Also pays for generators and other temporary equipment that would allow you to remain in your residence.

### ENVIRONMENTAL, SAFETY AND EFFICIENCY CONDITION

If a covered service line must be replaced, there is additional coverage for materials that are better for the environment, safer or more energy or water efficient.

### LIMIT OF LIABILITY

\$10,000 per occurrence.

### DEDUCTIBLE

\$500.



#### EXCLUSIONS

Coverage is not provided for the following:

- Relocation of existing piping or wiring.
- Septic systems and leach fields.
- Water wells, well pumps and motors.
- Heating and cooling systems, including heat pumps.
- Irrigation or sprinkler systems, ponds, pools and hot tubs.
- Damage that occurs while service lines are being installed, dismantled or repaired.
- Piping or wiring running under or through a body of water or building.

#### YOU COMPARE – SERVICE LINE COVERAGE VS. UTILITY LINE CONTRACT

Protection offered by utility line contracts is typically limited to the specific utility offering the contract, such as the water and electric companies. These contracts can be expensive and provide limited coverage.

Our Service Line Coverage offers more comprehensive coverage than what is typically available through utility companies, including coverage for loss of use and environmental, safety and efficiency improvements.

FEATURES	UTILITY LINE CONTRACT EXAMPLE	SERVICE LINE COVERAGE
PRODUCT INTENT	Service contract.	Pays for significant losses not otherwise covered by the homeowners policy.
COVERAGE TRIGGER	Usually limited to breakage or blocked pipe.	Physical damage that results in a leak, break, tear, rupture, collapse or arcing of a covered service line.
LIMIT	\$2,500 - \$5,000 per line.	\$10,000 per service line failure.
BASE PRICE	Most programs average \$100+ annually.	Available with select American National homeowners policies.
COVERED EQUIPMENT	Usually separate agreements per utility (i.e., water, sewer, etc.).	Underground exterior utility lines including, but not limited to, sewer, water, power and communication lines.
WAITING PERIOD	Most require 30-day waiting before coverage begins.	None.
LOSS OF USE	Not covered.	Covered.
COVERAGE FOR DAMAGE TO LANDSCAPING AND OUTDOOR PROPERTY	<ul style="list-style-type: none"> <li>· Covers excavation and reseeding of excavated area.</li> <li>· No coverage for damaged property.</li> <li>· Varies, often subject to a \$500 / \$1,000 cap.</li> </ul>	Excavation and repair or replacement of damaged outdoor property is available in limit, including but not limited to, landscaping, walkways and driveways.
USE OF NETWORK CONTRACTOR	Required.	Not required - you select your own repair company.

This is a summary of coverage. For all coverage, terms, conditions and exclusions, refer to the actual insurance policy. If there is a conflict between this summary and the policy, the policy provisions will apply.

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