



# Dwelling Underground Service Line

Did you know that private dwelling underground service lines have limited coverage under your unendorsed policy? This coverage provides additional protection for many of the underground service lines that service your home.

## What is considered an “Underground Service Line?”

- Waste disposal, including septic line connected to the dwelling
- Water line, including private water well lines
- Heating, including geothermal, steam, natural gas, and propane
- Electrical power
- Communications, including internet access, telecommunications, wide area networks, data transmission, and cable transmission
- Drainage
- Compressed air
- Underground service lines that service a Dwelling  
Other Structure
  - Underground service lines that service a farm outbuilding are not covered

## What losses and expenses are covered?

- Costs to repair or replace the underground service line
- Excavation and exploration expenses
- Trees, shrubs, plants, lawns, landscape, hardscape, walkways, and driveways
- Expediting expenses to make temporary repairs and expedite permanent repairs or replacement
- Additional living expenses if your home is uninhabitable

## Coverage limits

- SECURA offers coverage up to \$10,000 after a \$1,000 deductible is met or the dwelling deductible is met (whichever is higher)
- Please contact your independent agent for more information

## Are you on the line?

Service line failures can happen at a moments notice and often when you least expect it. Here is one example of an underground service line claim:

- The septic line connected to your dwelling has been damaged from tree root invasion. Excavation costs equal \$2,500 and the removal of hardscape, landscape, and the tree itself add up to \$3,500. On top of that, the septic line costs \$1,000 to repair. The grand total for all of the repairs and extra expenses adds up to \$7,000, which you are responsible for. The dwelling deductible is \$1,000.
- With SECURA's Dwelling Underground Service Line coverage, SECURA would pay \$6,000 of this total after a \$1,000 deductible is applied.

*Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully. Any claim example is for educational and informational purposes only. The information in this document will not be used to determine the coverage of an actual claim presented. All claims are adjusted based on the relevant facts, conditions, and coverages at the time of loss. For specific terms and conditions, please refer to your coverage form. Coverage is also subject to applicable deductibles and limits of coverage.*

Protection designed for you.

