

Protect the lines to your home.

Do you know that municipalities and utility companies are typically not responsible for the water, sewer, electric, gas and other service lines on your premises? Any repairs are most likely at your expense.

State Farm® Service Line Coverage may be added to your Homeowners Policy for a low annual cost with a \$500 deductible and a \$10,000 limit per occurrence to provide coverage for loss or damage to service lines. In some states, coverage includes a limitation of \$2,500 on service lines 50 years old or older at the time of loss. Ask your agent about what's covered in your state.

What does this coverage include?

This is not warranty coverage. Under the Service Line Coverage, a covered service line refers to "exterior underground piping and wiring," including permanent connections, valves or attached devices providing the following services to your home:

1. Communications
2. Compressed air
3. Drainage
4. Electrical power
5. Heating, including geothermal, natural gas, propane and steam
6. Waste disposal
7. Water

A service line failure is defined as a leak, break, tear, rupture, collapse, or electrical arcing of a covered service line not otherwise excluded. A service line failure may be caused by, but is not limited to, the following:

- 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 forms of excavation
- Tree or other root invasions

Blockage or low pressure of a covered service line when there is no physical damage is not a covered service line failure.

Here's a coverage example:

Say, for instance, your sewer line cracks as a result of tree root invasion and the covered repair costs total \$10,000. With Service Line Coverage, your responsibility for the loss is your \$500 deductible. Payment for the loss would be the remaining \$9,500. Payment for the loss would be \$2,500 if your state has a sublimit and the damaged sewer line was 50 years old or older.

Covered service lines also include:

- Excavation costs – We may pay the necessary and reasonable excavation costs that are required to repair or replace your covered service line.
- Expediting costs – We may pay reasonable extra costs to make temporary repairs and expedite permanent repairs or permanent replacement.
- Loss of use – We may cover additional living expenses and fair rental value due to a covered loss.
- Outdoor property – We may pay for your outdoor property, such as trees, shrubs, plants, lawns, walkways or driveways that are damaged as a result of a service line failure or are damaged during the excavation of the covered service line.

Choosing the right supplemental coverage is important. Your State Farm agent is here to help guide your decision.

