

Service Line Coverage

REInsurePro's Service Line insurance helps to protect you financially in the event of costly incidents to a service line. This type of damage is typically excluded from property policies and can be expensive to repair or replace. Our Service Line policy provides coverage for damage to any exterior underground piping or wiring from the property to the main line that provides a service to the property premises.

Coverage Overview:

- ▶ Service line failure can be caused by wear and tear, deterioration, rust or corrosion, mechanical breakdown, weight of equipment or vehicles, vermin or insects, external force from a shovel or other form of excavation, freezing, or tree or other root invasion
- ▶ Option of two limits of coverage available - \$10,000 or \$15,000
 - Service lines over 50 years old limited to \$2,500
- ▶ Includes coverage for repair or replacement of the service line itself as well as damaged outdoor property such as trees, shrubs, walkways or driveways and excavation costs

Geographic Eligibility

Our service line coverage is available in all 50 states

Frequently Asked Questions

What types of service lines are covered?

Examples of a service line may include communications (cable or internet), compressed air, electrical power, heating, sewage, or water. The line must be exterior and underground providing service to the residence premises. Service lines NOT covered include piping or wiring that runs through or under a body of water or under the dwelling or other structure (except a driveway or walkway), disconnected lines, septic systems, wells, or sprinkler systems.

Are there any limitations on the size of the property covered?

No, this coverage can be added to a property of any size or unit count, but any settlement will be limited to the coverage amount selected.

Does this policy cover sewer back-up?

If the sewer line is damaged as a result of the service line failure, this product will provide coverage to repair or replace the damaged line as well as excavation and outdoor property that may have been damaged (up to the coverage limit). If the damaged sewer line causes a back-up into the house, the damage caused inside would not be covered. Most property policies exclude this cause of loss. Check out our Tenant Protector Plan to obtain coverage for sewer back-up.