



What you don't see could hurt your bank account.

Don't let an unfortunate event, like an underground water line leak, leave you with empty pockets. Town & Country's Service Line Protection is here to help.

www.town-country-ins.ca

Homeowners Service Line Coverage

What you might not know

Most homeowners don't know that they own the outdoor water and sewer piping from the street to their house, or that they are responsible for its maintenance and repair.

The cost of repairing or replacing service lines - damaged underground piping, wiring and outdoor property - is not covered by most homeowner insurance policies. Total costs for repairs that may include excavation and damaged outdoor property can be \$4,500 or more.

What is Service Line Coverage?

Service Line coverage provides payment for loss or damage resulting from a service line failure. A service line constitutes underground piping and wiring that is located at your residence and provides a service, such as delivering water or power to your home or other structure from a utility or private water supply.

Coverage applies to your exterior, underground:

- Water piping that connects from your home to a public water supply or private well
- Sewer piping that connects from your home to a public sewer system or private septic system
- Power lines that provide electrical service to your home or other structure
- Piping that connects to a heat pump
- Water or steam piping connecting an outside heating system to your home

What is a service line failure?

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

Ask for a quote today, and see how little it takes to protect your home from costly exposures!



**Town & Country
Mutual Insurance**

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Stability. Security. Close to home.

*This is a summary of coverages. For all coverages, conditions and exclusions, refer to actual insurance policy.