



## UNDERGROUND SERVICE LINE COVERAGE

### What it is and why you (probably!) need it.

Did you know...homeowners are legally responsible for maintaining service lines from their home to the property line? If you experience any damage on your property, you are responsible for the cost of repairs. Service line damage is not included in most standard homeowners policies.

Water, gas and electric lines all run under your home. Adding an underground service line endorsement to your homeowners policy is a smart way to protect yourself from very expensive repairs.

### How expensive is it to repair a service line?

According to HomeAdvisor, the average cost to repair a sewer main is \$2,500, while a full sewer line replacement can run anywhere from \$3,000 to \$25,000!

### What kind of damage is covered?

- Rust, corrosion, deterioration and wear and tear.
- Damage due to freezing, trees/roots, insects and rodents, weight from cars/people/equipment
- Mechanical or electrical malfunction

### Imagine...

You receive your water bill and it's excessively high. Upon inspection, it's revealed that there is an issue with your underground water pipe. In order to fix the problem, your yard must be excavated, leaving you with a huge ditch, exposed pipes AND an expensive bill to pay.

### What if I damage the service line while digging on my property?

Coverage would still apply even if you were the one to accidentally damage the service line on your property.



**Blue Marsh**  
INSURANCE

**Interested in underground  
service line coverage?  
Give us a call at 610.944.8105**