

# Your Homeowner's Policy & Service Line Coverage

Your homeowner's policy usually provides coverage for accidental and sudden water damage that occurs inside the home. Additionally, you may also have service line coverage which covers the cost of repairing or replacing broken utility lines running to and from your home, even if the damage is done by impeding tree roots.

What is considered a service line?

- Sewer lines
- Water lines
- Natural gas lines
- Electricity lines
- Phone & telecommunications lines

Coverage could also include the cost of excavation to access the damaged line and replacement of landscaping and concrete damaged during the repair process in order to restore the property to its pre-loss condition.

Reference your individual policy for details. Your coverage limits can vary by policy and insurer.

Deductibles will apply.



**SERVICE LINE** →

**CITY'S  
RESPONSIBILITY** →