

What is Underground Utility Line Coverage?

Erie and Niagara Insurance's underground utility line coverage provides protection from an unexpected loss caused by a underground utility line failure. This sometimes unforeseen and costly exposure is not covered under most homeowners or landlord insurance policies, and most homeowners and landlords do not realize they are responsible for the underground utility lines from the street to their home. This product protects the property owner by extending coverage for damage to underground piping, wiring, valves, or attached devices that connect a home to a public utility service provider or to a private system.

What does the product cover?

This offering provides coverage for:

Damage to your underground utility line that is the result of a utility line failure. Perils include wear and tear, rust, corrosion, decay, deterioration, hidden or latent defect, freeze, collapse (but not including sinkhole collapse), electrical and mechanical or pressure systems breakdown.

Costs required to repair or replace the damaged covered underground utility line that is the result of an underground utility line failure.

- Your outdoor property that is damaged as a result of an underground utility line failure or that is damaged during the excavation of your covered underground utility line following an underground utility line failure.

Extra cost to make temporary repairs; or expedite permanent repairs or permanent replacements to your underground utility line that is damaged as the result of a underground utility line failure.

Damage to wiring used for communication or data transmission.

Additional living expense and rental value.

How does the coverage work? For a small annual premium the property owner can obtain protection against a common loss event that averages \$6,000 per occurrence. The property owner is responsible for the first \$500 (deductible) and then has coverage up to \$10,000 (limit).

New York Central Mutual – Homeowner \$30 Landlord – NO

Wayne Co-op – Homeowner & Landlord = \$20 a year

Erie & Niagara Co. – Homeowner & Landlord = \$25 a year

Ontario Insurance – Homeowner & Landlord = \$25 a year

Midstate Mutual Insurance – Homeowner & Landlord = \$20 a year