

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## BURIED UTILITY LINES COVERAGE

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### COVERAGES

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The following is added to **ADDITIONAL PROPERTY COVERAGES**:

#### Buried Utility Lines Coverage

We will pay for direct physical loss or damage to **your buried utility line(s)** located at the **insured location** resulting from a **disruption** which necessitates its repair or replacement. This includes the following additional costs arising out of the repair or replacement of **your buried utility line** following a **disruption** as stated above:

1. **Excavation Costs**, to the extent such costs are required to repair or replace the damaged **buried utility line**
2. **Expediting Costs**, to the extent such costs are required to make temporary repairs or to expedite permanent repairs or replacement of **your buried utility line**;
3. **Outdoor Property**, to the extent such property is damaged from a **disruption to your buried utility line** or in the due course of repair or replacement of **your buried utility line** damaged by a **disruption**
4. **New Generation Costs** incurred to repair or replace **your damaged buried utility line** with materials that are safer, conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize the environmental impact. The most **we** will pay is an additional 50% of the cost to repair or replace the **buried utility line** using materials of like kind or quality to those being replaced; and
5. **Additional Living Costs And Loss Of Rent** as otherwise covered and described in **Coverage D – Additional Living Costs And Loss Of Rent**.

The most **we** will pay for loss, damage or expense from any **one disruption** is \$10,000, or the necessary amount actually spent to repair or replace the damaged property, whichever is less. This coverage is additional insurance.

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### DEFINITIONS

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The following definitions are added and apply to coverage provided by this endorsement:

1. **Disruption** means a leak, break, tear, rupture, collapse or electrical arcing of a **buried utility line** caused by or resulting from any of the following:
  - a. Mechanical breakdown;
  - b. Artificially generated electric current including insulation breakdown;
  - c. Wear and tear, marring, deterioration, hidden decay, rust or corrosion;
  - d. Freezing, including frost heave and thaw; or
  - e. Weight of equipment, animals or people.

**Disruption** does not mean an obstruction or improper pressure of a **buried utility line**.

To the extent that any perils listed in **a.** through **e.** above are excluded elsewhere in the policy, such exclusions do not apply to coverage provided by this endorsement.

2. **Buried utility line** means the following property that **you** own or are legally liable to repair or replace:
  - a. Underground pipes, including any underground connections, valves or equipment associated with such underground pipes; or
  - b. Underground wires, including any underground connections or equipment associated with such underground wires; that convey a utility service such as water, sewage, electricity, gas, steam or communication services to or from the residence or related private structures on the "insured premises".

**BURIED UTILITY LINE COVERAGE**

**Buried utility line** does not include:

- a. Any part of any underground pipes or underground wires that is beneath or within a body of water, including swimming pools, ponds, lakes or streams;
  - b. Any part of any underground pipes or underground wires that is beneath or within the residence, or related private structures, except for driveways, walkways or patios
  - c. Any underground pipes used to supply water to outdoor property, including swimming pools, hot tubs, fountains or ponds;
  - d. Any underground pipes or underground wires that are not connected and ready for use; or
  - e. Any underground storm drain pipes, including French drains, channel drains or other subsurface drainage pipes or systems, used to direct ground water or surface water away from the residence or related private structures on the **insured location**.
3. **One disruption** means all **disruptions** that are the result of the same event will be considered **one disruption**. If an initial **disruption** causes other **disruption**", all will be considered **one disruption**.

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**EXCLUSIONS**


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The following exclusions are added to the policy, but only for purposes of coverage provided in this Buried Utility Line Coverage:

1. **We** will not pay for loss or damage caused directly or indirectly by any of the following. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss:
  - a. Hazardous waste or sewage, including any cost to cleanup or remove such waste;
  - b. Aircraft or missile or objects falling from aircraft or missiles;
  - c. Lightning;
  - d. Riot or civil commotion
  - e. Smoke
  - f. Fire, water or other means used to extinguish a fire;
  - g. Windstorm or hail
2. **We** will not pay for loss or damage to any:
  - a. Septic systems, including leach fields, cesspools, septic tanks, pumps, motors or any pipes that run from a septic tank to any leach field;
  - b. Sprinkler system pumps, motors or heads;
  - c. Wells, including well casing, pumps or motors; or
  - d. Heating and cooling systems, including heat pumps.
3. **We** will not pay for any loss or damage to the extent coverage for such loss or damage is provided elsewhere in the policy.
4. The extra cost of replacing damaged property with property of a better kind or quality or of a different size or capacity, except as described in **New Generation Costs** above.

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**DEDUCTIBLE**


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**We** will pay only that part of loss, damage or expense that exceeds \$500.

ALL OTHER PROVISIONS OF THE POLICY APPLY