



Did you know you are responsible for maintaining, repairing, and replacing the utility service lines that run from the street to your home?

Did you know that damage to those lines is not covered under standard homeowners insurance policies?

Service Line coverage from Farmers of Flemington was developed to protect you from an unexpected loss from damage to underground piping or wiring that connects your home to a public utility service provider.

The utility companies typically offer insurance coverage at costs often exceeding **\$9 per month** – and that's **per utility!** This can easily add up to hundreds of dollars per year.

Service Line Coverage from Farmers of Flemington protects all your underground service lines for one low annual premium.

Loss Examples

A tree root grew through a sewer pipe located on the homeowner's premises causing it to back up into the home. The sewer line was 200' long and required a backhoe to dig up the damaged piping and replace it.

Property Damage: **\$5,800**

An underground power line providing electrical service to the home significantly deteriorated over time and resulted in arcing. The underground power line had to be excavated and replaced due to extensive damage discovered during the repair work.

Property Damage: **\$7,800**

What's Covered?

We cover all your underground service lines including water, sewer, electric, cable, and telephone for one low annual premium.

Covered perils include:

- Wear and tear
- Rust
- Corrosion
- Decay
- Deterioration
- Hidden or latent defects
- Freeze
- Collapse (except sinkhole collapse)
- And more...

How does it work?

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