

# Travelers Home Protection<sup>SM</sup> Buried Utility Lines Coverage

Buried Utility Lines Coverage, available with *Travelers Home Protection*, helps protect homeowners and landlords against the expense of costly excavation and repair of underground utility wiring and piping.



Available as a stand-alone coverage or packaged with Equipment Breakdown Coverage, Buried Utility Lines Coverage guards against the expense of damage to underground utility pipes and wires, such as:

- Water Piping
- Sewer Piping
- Power Lines
- Cable Lines
- Steam Piping
- Septic Drain Pipes
- Fiber Optics
- Sprinkler Piping

## Protect against unexpected expenses caused by underground damage

Many homeowners and landlords do not know that the repair or replacement of service lines on their property may be their responsibility — and that home insurance policies typically do not cover damage to them.

With Buried Utility Lines Coverage, the customer can be covered when one of these lines leaks, breaks, tears, ruptures, collapses or arcs. Should a covered loss occur, coverage is available to homeowners and landlords to help cover the cost of damage to the utility line, excavation costs and reasonable expediting expenses to make repairs.

### Claim service that delivers

From the very basic to the most complex claims, Travelers provides fast, fair resolution. We have over 11,000 in-house Claim professionals, including buried utility line specialists in our Boiler and Machinery Group, and we focus on making the claim process easy for your clients with:

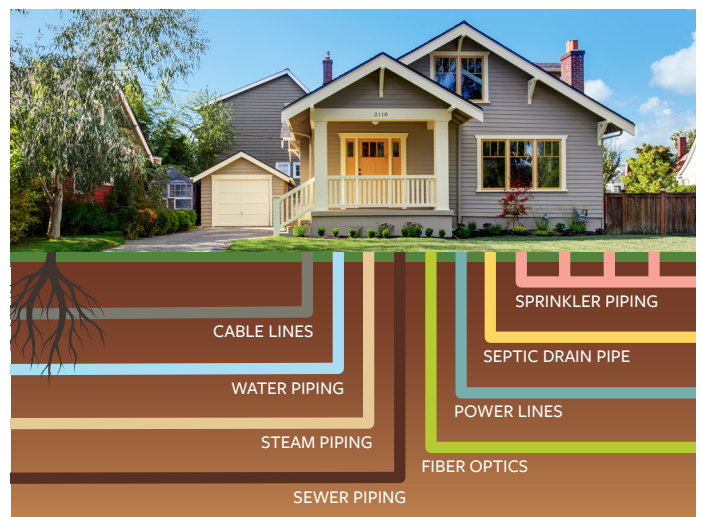
- 24/7 claim reporting
- In-house Claim professionals
- Buried utility line know-how
- In-house subrogation expertise

### A competitive coverage

Customers can get up to \$15,000 in coverage — as little as \$49 dollars a year — if they pay in full and have a Travelers Dwelling or Homesaver policy\*. See chart on back for additional details.

### Easy to understand — and sell

We make it easy to sell Buried Utility Lines Coverage by providing you with an illustrated graphic (below) that highlights the unseen dangers. You can share with customers via a high-impact eCard.



See back for FAQs and additional information about Travelers Buried Utility Lines Coverage.

# Frequently asked questions about Buried Utility Lines Coverage

## Does the utility line need to be on the insured's property to be covered?

Yes. In the event of a covered loss, the utility line must be located on the insured premises and provide utility service to the residence.

## What are the causes of loss that are covered?

Here are some examples of causes of loss that are covered:

- Wear and tear
- Mechanical breakdown
- Rust or other corrosion
- Tree or other root invasion
- Vermin, insects, rodents or other animals
- Freezing or frost heave and thaw
- Weight of equipment, vehicles, animals or people

## Can the insured replace the service line with more environmentally friendly materials?

Yes. In the event of a covered loss, up to an additional 50 percent of the replacement cost value of the damaged buried utility line is provided for the increased costs incurred to replace with materials or equipment that are safer, more efficient or better for the environment.

## Is a sprinkler system covered under Buried Utility Lines Coverage?

In the event of a covered loss, underground sprinkler lines are covered, but the pumps, motors and heads are not.

## Is my septic system covered?

In the event of a covered loss, the piping that runs from the dwelling to the septic tank is covered, but the septic system is not.

## What is not covered?

Here are a few examples of what is not covered under Buried Utility Lines coverage:

- Wells
- Heating systems, except piping for geothermal heating applications
- Fuel tanks

## What is the cost of Buried Utility Lines Coverage?

|   | Cost/Year | Discounts                      |
|---|-----------|--------------------------------|
| <b>Buried Utility Lines Coverage</b>  |           |                                |
| Buried Utility Lines  | \$123.50  |                                |
| Buried Utility Lines Paid in Full   | \$120.00  | Paid In Full                   |
| Buried Utility Lines with Travelers Dwelling or Homesaver Policy              | \$52.50   | Multi-Policy*                  |
| Buried Utility Lines with Travelers Dwelling or Homesaver Policy Paid in Full | \$49.00   | Multi-Policy and Paid In Full* |
| <b>Buried Utility Lines and Equipment Breakdown Package</b>                   |           |                                |
| Package   | \$243.50  |                                |
| Package Paid in Full  | \$240.00  | Paid In Full                   |
| Package with Travelers Dwelling or Homesaver Policy                           | \$101.50  | Multi-Policy*                  |
| Package with Travelers Dwelling or Homesaver Policy Paid in Full              | \$98.00   | Multi-Policy and Paid In Full* |
| <b>Other Features</b>   |           |                                |
| \$15,000 Limit  |           |                                |
| \$500 Deductible (per event)  |           |                                |

To learn more about **Travelers Home Protection** Buried Utility Lines Coverage, visit [Travelers.com/ForAgents](https://Travelers.com/ForAgents) or contact your Travelers Sales Executive.



travelers.com

\*Multi-Policy discount is available when: packaging Buried Utility Lines Coverage with a Travelers Personal Insurance Dwelling or Homesaver policy providing coverage for the same location and the policy is written for the named insured, resident spouse or domestic partner; or packaging the Equipment Breakdown Coverage and Buried Utility Lines Coverage Package with a Travelers Personal Insurance Dwelling or Homesaver policy providing coverage for the same location; and the policy is written for the named insured, resident spouse or domestic partner.

Insurance is underwritten by The Travelers Indemnity Company and its property casualty affiliates. One Tower Square, Hartford, CT 06183

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