



According to the American Society of Civil Engineers, America’s infrastructure rating across several categories including buried utility line condition is a D+.\* Having to repair or replace buried utility lines can be unexpected and financially crippling news to many homeowners. As many water, gas and electrical service lines continue to age, homeowners now more than ever need protection from imminent and expensive damage to their buried utility lines.

**The buried utility line endorsement provides coverage for:**

- Underground piping such as water, sewage and gas lines
- Any buried connections, valves or equipment that serve underground piping
- Underground wires such as electrical cable, power lines and communication or data wiring

\* [infrastructurereportcard.org/cat-item/energy/](http://infrastructurereportcard.org/cat-item/energy/)

**Additional coverage and service enhancements**

- Expediting expense coverage to help make immediate repairs
- Loss of use coverage to reimburse living and temporary equipment expenses
- Innovative Green coverage, and up to 50 percent more loss payment when making efficient equipment upgrades
- Highly responsive claim services backed by 160 years of personal lines experience
- Top-tier buried utility line protection at a competitive price

**Sample losses**

A late freeze caused a buried water pipe to burst, requiring excavation to repair.

**TOTAL LOSS \$3,700**

Root invasion led to the collapse of an underground sewer line. In addition to the sewer line repair, temporary living expenses were incurred by the homeowner.

**TOTAL LOSS \$7,800**

Electrical arcing occurred in two underground conduits that provided home electrical service.

**TOTAL LOSS \$10,000**

**What damage does the buried utility line endorsement cover?**

**Coverage is provided for:**

- Leak
- Break
- Tear
- Rupture
- Collapse
- Electrical arcing

**Caused by:**

- Mechanical breakdown
- Artificially generated electric current (including insulation breakdown)
- Wear and tear, marring, deterioration, hidden decay, rust or corrosion
- Freezing (ground freeze), including frost heave and thaw
- Weight of equipment, animals or people
- Root invasion

To learn more about buried utility line coverage  
call 800-924-7808 or visit [www.homesteadmutual.com](http://www.homesteadmutual.com).