

This endorsement changes the policy.

-- PLEASE READ THIS CAREFULLY --

UNDERGROUND SERVICE LINE COVERAGE

(Entries required to complete the Schedule will be shown below or on the "declarations".)

Schedule

Underground Service Line Coverage Per Occurrence Limit	\$10,000
Underground Service Line Coverage Per Occurrence Deductible	\$500

This policy is amended to include the following "terms". All other "terms" of the policy apply, except as amended by this endorsement.

DEFINITIONS

The following definitions are added:

1. "One service line occurrence" means:
 - If an initial "service line occurrence" causes other "service line occurrences", all will be considered "one service line occurrence". All "service line occurrences" that are the result of the same event will be considered "one service line occurrence".
2. "Service Line Covered Property"
 - a. "Service line covered property" means any exterior underground piping or wiring, including permanent connections, valves or attached devices, that provides the following services to the "described location":
 - 1) Communications, including cable transmission, data transmission, internet access and telecommunications;
 - 2) Compressed air;
 - 3) Drainage;
 - 4) Electrical power;
 - 5) Heating, including geothermal, natural gas, propane and steam;
 - 6) Waste disposal; or
 - 7) Water.
 - b. "Service line covered property" must be owned by "you" or "you" must be responsible for its repair or replacement as required by law, regulation or service agreement. Should repair or replacement be your responsibility, a "service line covered property" ends at the precise location where your responsibility for such repair or replacement ends. However, in no event will a "service line covered property" extend beyond the point of connection to the main service or utility line.
 - c. "Service line covered property" does not include:
 - 1) that part of piping or wiring that runs through or under a body of water, including but not limited to, a swimming pool, pond or lake;
 - 2) that part of piping or wiring that runs through or under the residence or related private structure;
 - 3) piping or wiring that is not connected and ready for use;
 - 4) septic systems, including leach fields, septic tanks, pumps, motors or piping that runs from the septic tank to the leach fields. However, "we" do pay for loss or damage to covered waste disposal piping running from "your" residence or related private structure to a septic tank;
 - 5) sprinkler systems, including piping, valves, pumps, motors or heads;
 - 6) water wells, including well pumps or motors; or
 - 7) heating and cooling systems, including heat pumps or radiant heating that is under a driveway or sidewalk.

3. "Service line occurrence" means an arcing or a break, collapse, leak, rupture or tear of a "service line covered property", not otherwise excluded. A "service line occurrence" may be caused by, but is not limited to, the following perils:
 - a. Artificially generated electrical current;
 - b. External force from a backhoe, shovel, or other form of excavation;
 - c. Freezing, frost heave or ground thawing after freeze;
 - d. Mechanical breakdown, latent defect, inherent vice, or any quality, fault, or weakness in property that causes it to damage or destroy itself;
 - e. Pressure from roots of trees, plants, shrubs, or other vegetation;
 - f. Rust or other corrosion;
 - g. Vermin, insects, rodents or other animals;
 - h. Wear and tear, marring, deterioration or hidden decay; or
 - i. Weight of animals, equipment, people or vehicles.

"Service line occurrence" does not include blockage or low pressure of a "service line covered property" when there is no physical damage to the "service line covered property".

PROPERTY COVERAGES

Underground Service Line Coverage

1. The following coverages are added:
 - a. **Damages to "Service Line Covered Property"**
 "We" pay for direct physical damage to "your" "service line covered property" that is the direct result of a "service line occurrence".
 - b. **Additional Living Costs And Loss Of Rent**
 Coverage for Additional Living Costs And Loss Of Rent, as described under Coverage D, is extended to the coverage provided by this endorsement. The "limit" shown on the "declarations" for Coverage D does not apply to the coverage provided by this endorsement.

c. Excavation Costs

With respect to "your" "service line covered property" that is damaged as the result of a "service line occurrence", "we" pay the necessary and reasonable excavation costs that are required to repair or replace the damaged "service line covered property".

d. Outdoor Property

"We" pay for "your" outdoor property, including driveways, lawns, patios, pavements and sidewalks, that is damaged as a result of a "service line occurrence" or that is damaged during the excavation of "your" "service line covered property" following a "service line occurrence".

2. For coverages described in 1.a. through 1.d. above, the Underground Service Line Coverage Per Occurrence Limit shown in the Schedule above is the most "we" pay for loss, damage or expense arising from any "one service line occurrence", regardless of the number of "service line occurrences".

EXCLUSIONS THAT APPLY TO PROPERTY COVERAGES

1. With respect to the coverage provided by this endorsement, the following exclusions are added:
 - a. "We" do not pay for loss or damage caused by or resulting from any of the following causes of loss:
 - 1) explosion;
 - 2) fire; or water or other means used to extinguish a fire; or
 - 3) lightning; windstorm or hail; smoke; aircraft; riot or civil commotion; theft; or breakage of glass.
 - b. "We" do not pay for loss or damage to a "service line covered property" that is damaged while it is being installed, dismantled or repaired. However, this exclusion shall not apply if a covered "service line occurrence" necessitated such installation, dismantling or repair.
 - c. "We" do not pay to clean up, test for or remove any contaminant, hazardous waste or sewage.
 - d. "We" do not pay additional costs incurred for loss or increased usage of natural gas, propane, water or any other service caused by or resulting from a "service line occurrence".

2. With respect to the coverage provided by this endorsement, the following is added to Earth Movement:

This exclusion does not apply to loss or damage caused by freezing, frost heave or ground thawing after freeze.

HOW MUCH WE PAY FOR LOSS OR OCCURRENCE

1. Under Property Coverages, Deductible is deleted and replaced by the following with respect to the coverage provided by this endorsement:

Deductible

- 1) The Underground Service Line Coverage Per Occurrence Deductible shown in the Schedule above applies to all coverages provided by this endorsement.
 - 2) Subject to the "limit" set forth by this endorsement, "we" pay only that part of the loss, damage, or expense over the deductible. The deductible applies per any "one service line occurrence".
2. Under Property Coverages, Loss Settlement Terms is deleted and replaced by the following with respect to the coverage provided by this endorsement:

Loss Settlement Terms

- 1) Subject to all the "terms" of How Much We Pay For Loss Or Occurrence, "our" payment for damaged covered property will be the smallest of:
 - a) the "limit" that applies to this endorsement;
 - b) the cost to repair the damaged property;
 - c) the cost to replace the damaged property on the same location; or
 - d) the necessary amount actually spent to repair or replace the damaged property.
- 2) Except as described under the Environmental, Safety And Efficiency Improvements condition set forth by this endorsement, "you" are responsible for the extra cost of replacing damaged property with property of a better kind or quality or of a different size or capacity.
- 3) "You" are responsible for the extra cost to alter or relocate "service line covered property", unless such alteration or relocation is required by law or ordinance.

POLICY CONDITIONS

CONDITIONS APPLICABLE TO PROPERTY COVERAGES ONLY

The following condition is added with respect to the coverage provided by this endorsement.

Environmental, Safety And Efficiency Improvements

If "service line covered property" requires replacement due to a "service line occurrence", "we" will pay "your" additional cost to replace with materials that are better for the environment, safer, or more efficient than the materials being replaced.

However, "we" will not pay to increase the capacity or size of the materials and "we" will not pay more than 150% of what the cost would have been to repair or replace the materials with like kind and quality. This condition does not increase the "limit" that applies to this endorsement.

