

Underground Service Line Endorsement

Red River Mutual is pleased to introduce Underground Service Line coverage. This coverage pays to repair or replace homeowner-owned, exterior underground water and sewer piping that is accidentally broken, leaks, breaks, tears, ruptures, collapses, or for arcing of wiring.

The Underground Service Line endorsement fills a coverage gap for homeowners, who often do not realize that they own the outdoor service lines from the street to their house, and behind their house to a well, septic tank, or an out-building.

A service line failure is physical damage that results in a leak, break, tear, rupture or collapse of a pipe or arcing wiring.

Extensions to Red River Mutual's Underground Service Line Endorsement coverage include:

- > **Loss of use** - Red River Mutual will pay for hotels, meals, rent, or other living expenses when a family must leave their residence because of a covered loss.
- > **Expedited Expenses** - We will pay the reasonable extra expenses to make temporary repairs and expedite permanent repairs or replacements.
- > **Excavation Costs** - We will pay the necessary and reasonable excavation costs required to repair or replace the damaged underground service line.
- > **Environmental & Safety Improvements** - If an underground service line requires replacement due to a failure, we will pay an additional cost to replace with materials that are better for the environment, safer or more efficient than the materials being replaced.
- > **Outdoor Property Extension** - Red River Mutual will pay to replace your outdoor property that is damaged due to a service line failure. This includes, but is not limited to, shrubs, trees, lawn and driveways.

Did You Know?

Home owners are responsible for the maintenance of service lines and repairs when the lines fail.

Homeowners must pay out-of-pocket for outdoor property such as trees, shrubs and driveways damaged as a result. Service line failure is not covered by most homeowners insurance policies.

Typical Losses

A tree on your property has root growth that has caused damage to the sewer line connecting your home to the public sewer system. Your entire front yard will need to be excavated to repair the damage.

Cost of Repairs: \$5,000

A leak occurs in the ground loop piping that forms part of your Heat Pump or Geo-Thermal Heating System. Your yard will need to be excavated to pinpoint the location of the leak and then the leak will have to be repaired. You may incur Loss of Use costs if your dwelling is uninhabitable until repairs are completed.

Cost of Repairs: \$9,500

Your sewer line connecting your home to the public sewer system collapses. Your yard will need to be excavated to locate the collapsed sewer line and then the line will have to be repaired. You may incur Loss of Use costs if your dwelling is uninhabitable until the repairs are completed.

Cost of Repairs: \$5,000

2-2-2 Claims Service

We understand that your policy is only as good as the claims service you receive after a loss. That is why Red River Mutual introduced the 2/2/2 Claims commitment.

If you experience a loss, one of our Claims Specialists will contact you within 2 hours of receiving the notice of claim, they will make arrangements to visit you within 2 days of contact, and will follow up with you every 2 weeks until your claim is closed and paid. Our goal is to get you back to normal as quickly and smoothly as possible.

This is a summary of coverages only and policy wordings govern the specifics regarding your individual coverage. Blockage by Tree Roots is not covered, it only becomes a covered peril if there is a leak, break, tear, rupture, collapse or arcing to the sewer line.