BURIED UTILITY LINES COVERAGE

This Endorsement Changes The Policy. Please Read It Carefully.

DEFINITIONS

For purposes of this Buried Utility Lines Coverage only, the following definitions are added:

"Disruption" means a leak, break, tear, rupture, collapse or electrical arcing of a "buried utility line" caused by or resulting from any of the following:

a. Wear and tear, marring or deterioration;

b. Mechanical breakdown, latent defect or inherent vice ;

c. Rust or other corrosion;

d. Vermin, insects, arachnids, rodents or any other animals;

e. Presence, pressure or intrusion of any root system;

f. Artificially generated electrical current, including insulation breakdown;

g. Freezing, including frost heave and thaw; or

h. Weight of equipment, vehicles, animals or people.

"Disruption" does not mean an obstruction or improper pressure of a "buried utility line(s)". To the extent that any perils listed in **a.** through **h.** above are excluded elsewhere in the policy, such exclusions do not apply to the coverage provided by this Buried Utility Lines Coverage.

"Buried utility line(s)" means the following property that you own or are legally liable to repair or replace:

a. Underground pipes, including any underground connections, valves or equipment associated with such underground pipes; or

b. Underground wires, including any underground connections or equipment associated with such underground wires;

that provide a utility service such as water, sewage, drainage, electricity, gas, steam or communication services to or from the dwelling or other structure on the "residence premises".

"Buried utility line(s)" does not include any:

a. Part of any underground pipes or underground wires that is beneath or within:

(1) A body of water, including swimming pools, ponds, lakes or streams; or

(2) The dwelling or other structure on the "residence premises";

b. Underground pipes used to supply water to outdoor property, including swimming pools, hot tubs, fountains or ponds; or

c. Underground pipes or underground wires that are not connected and ready for use.

"One disruption" means all "disruptions" that are the result of the same event. If an initial "disruption" causes other "disruptions", all will be considered "one disruption".

PROPERTY COVERAGE SECTION

PROPERTY – ADDITIONAL COVERAGES

The following additional coverage is added under Property – Additional Coverages:

Buried Utility Lines.

a. We will pay up to the limit shown in the Declarations for this Buried Utility Lines Coverage for direct physical loss or damage to your "buried utility line(s)" located at the "residence premises" caused by a "disruption" which necessitates its repair or replacement. This includes coverage for the following due to such "disruption":

(1) Reasonable and necessary excavation costs required to repair or replace the damaged "buried utility line(s)";

(2) Reasonable expediting costs to make temporary repairs or to expedite permanent repairs or replacement of your "buried utility line(s)";

(3) Direct physical loss or damage to outdoor property damaged from a "disruption" to your "buried utility line(s)" or damaged in the course of repair or replacement of your "buried utility line(s)" damaged by a "disruption";

(4) New generation costs incurred to repair or replace your damaged "buried utility line(s)" with materials that are safer, conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize the environmental impact. We will pay up to an additional 50% of the cost to repair or replace the "buried utility line(s)" using materials of like kind or quality to those being replaced.

(5) Additional Living Expense and Fair Rental Value as described under Property Coverage D – Loss of Use.

b. We do not cover loss or damage to any:

(1) Septic systems, including leach fields, cesspools, septic tanks, pumps, motors or any pipes that run from a septic tank to any leach field except that part of piping that runs from the dwelling or other structure to the septic tank;

(2) Wells, including well casing, pumps or motors;

(3) Sprinkler system pumps, motors or heads;

(4) Heating and cooling systems, including heat pumps except ground loop piping for geothermal heating applications; or

(5) Fuel tanks.

c. With respect to a "disruption" under this Buried Utility Lines Coverage, we will not pay for any loss under Property Coverage D – Loss of Use, except as provided under this Buried Utility Lines Coverage.

d. The most we will pay for loss, damage or expense from any "one disruption" is the amount shown in the Declarations under this Buried Utility Lines Coverage. This coverage does not increase the limits of liability stated in this policy.

PROPERTY – EXCLUSIONS

For purposes of this Buried Utility Lines Coverage only, the following are added under Property – Exclusions:

We will not pay for loss or damage caused by:

a. Hazardous waste or sewage, including any cost to cleanup or remove such waste;

b. Aircraft or objects falling from aircraft;

c. Lightning;

d. Riot or civil commotion;

e. Smoke;

f. Fire, or water or other means used to extinguish a fire; or

g. Windstorm or hail.

PROPERTY – CONDITIONS

For purposes of this Buried Utility Lines Coverage only, the following is added under Property – Condition **4.** Loss Deductible:

4. Loss Deductible.

We will pay only that part of loss, damage or cost that exceeds $500.

All other provisions of this policy apply.