



Service Line Coverage

A tree root grows through a sewer pipe on your property, causing it to leak. The line is 200 feet long, and you must bring in a backhoe to dig up the damaged pipe and replace it. The total cost is \$5,800. Does your homeowners policy cover that? Probably not. But Mutual Benefit's Service Line Coverage does.

Fill the gaps in a standard homeowners policy

Your utilities are vital to keeping your home running and your family life convenient. Most homeowners don't realize they are responsible for the underground service lines, such as electrical wiring or sewer pipes, that cross their property from the street to their house. As the saying goes, "out of sight, out of mind." In addition, homeowners also may not be aware that the often unforeseen and costly problems that can arise from service line failure or damage are not covered under most homeowners insurance policies.

Service line failure can damage your bank account as well as your property. The average cost of a service-line-related loss is \$6,000. That's a lot to absorb out of pocket. Mutual Benefit Group's Service Line Coverage offers you a way to fill this coverage gap in a standard homeowners policy by extending your coverage to include damage to underground pipes or wires that connect a home to a public utility service provider or to a private system. For a small annual premium, homeowners can receive protection against service line loss events up to a limit of \$10,000 (minus a \$500 deductible for which the homeowner is responsible.)

Service Line Coverage provides protection against a leak, break, tear, rupture, collapse or arcing of a covered service line that is caused by artificially generated electrical current; freezing; mechanical breakdown; latent defects or inherent vice; root invasion; wear and tear; marring; deterioration; hidden decay; rust or other corrosion; and weight of equipment, animals or people.



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You depend daily on the utility lines that run to your home. Depend on MBG to offer you coverage for damage to the portion of those lines that run from the street to your home, protection that's not automatically provided by most homeowners policies.

MBG's service line offering provides coverage for:

- Damage to an underground service line as a result of a service line failure.
- Costs required to repair or replace the damaged covered service line that is the result of a service line failure.
- Outdoor property that is damaged as a result of a service line failure or damaged during the excavation of a covered service line following a service line failure.
- Extra cost to make temporary repairs, expedite permanent repairs or permanent replacements to a service line that is damaged as a result of a service line failure.
- Damage to wiring used for communication or data transmission.
- Additional living expense and rental value.

Excavation costs are covered up to the \$10,000 per occurrence limit. Outdoor property (including trees, shrubs, plants, lawns, walkways and driveways) that is damaged as a result of a service line failure or damaged during the excavation of the service line also would be covered within the \$10,000 per occurrence limit.

Mutual Benefit Group markets a complete line of personal and business insurance coverage through 225 independent insurance agents in Pennsylvania and Maryland. Headquartered in Huntingdon, Pennsylvania, Mutual Benefit Group and its member companies, Mutual Benefit Insurance Company and Select Risk Insurance Company, have been insuring autos, homes, and businesses for over 100 years. Since 1908, policyholders have counted on our financial strength and responsive claim service to build and protect their economic well-being.

To contact Mutual Benefit Group call 1-800-283-3531, or visit the Company's website at www.mutualbenefitgroup.com.

This brochure is not an insurance policy and is only intended to provide a product overview. The language contained within the insurance policy issued governs the actual coverage provided.