

## SERVICE LINE ENHANCEMENT ENDORSEMENT

### INSURING AGREEMENT

If the Declaration Page shows that Service Line Enhancement Endorsement applies, “we” agree that coverage is extended to include Service Line Coverage, as defined and limited herein, as follows:

Service Line Coverage Per Occurrence Limit \$10,000

Service Line Coverage Per Occurrence Deductible \$1,000

### SERVICE LINE COVERAGE

“We” cover direct physical loss to Service Line Covered Property that is caused by a Service Line Occurrence at the described dwelling. Service line coverage extends to any Additional Living Expense coverage provided in the underlying policy to which this endorsement attaches. The Service Line Coverage Per Occurrence Limit shown in the Schedule of Limits and Deductibles above is the most “we” pay for any one loss, regardless of the number of Service Line Occurrences. This coverage is only applicable to Sections 1, 2, and 3.

### DEFINITIONS

The following definitions are added:

“Green” means products, materials, methods and processes certified by a “Green Authority” that conserve natural resources, reduce energy or water consumption, avoid toxic or other polluting emissions or otherwise minimize environmental impact.

“Green Authority” means an authority on green buildings, products, materials, methods or processes certified and accepted by Leadership in Energy and Environmental Design (LEED®), Green Building Initiative Green Globes®, Energy Star Rating System or any other recognized “Green” rating system.

"Service Line Covered Property" means any underground piping or wiring that provides the following services to a “dwelling”; electrical power, heating, natural gas, waste disposal, compressed air, water, steam, internet access, telecommunications services, wide area networks or data transmission.

However, “Service Line Covered Property” does not include underground piping or wiring that is designed or used for Agricultural purposes or is used in whole or in part for Farming or any other Commercial or Business purpose.

“Service Line Occurrence” as used herein means loss or damage caused by:

- a. Wear and tear;
- b. Rust or other corrosion, decay, deterioration, hidden or latent defect,
- c. Collapse, but not including sinkhole collapse;
- d. Electrical and mechanical or pressure systems breakdown; or
- e. Freeze.

“Service Line Occurrence” will only apply to causes of loss listed above. However, “Service Line Occurrence” will include any excavation costs associated with the repair or replacement of "Service Line Covered Property".

### BASIS OF CLAIMS PAYMENT

The following BASIS OF PAYMENT is deleted and replaced with:

Deductible: The Service Line Coverage Per Occurrence Deductible shown in the Schedule above applies to all coverages provided by this endorsement.

Subject to the limits set forth by this endorsement, “we” pay that part of the loss, damage, or expense over the deductible. Only one deductible applies at each location.

Replacement Cost Terms - The smaller of the following amounts is used in applying the terms under Occurrence Limit:

- a. the cost, at the time of loss, to replace the lost or damaged part of the property, without deduction for depreciation; or
- b. the cost, at the time of loss, to repair the damaged part of the property.

## CONDITIONS

The following conditions are added with respect to the coverage provided by this endorsement

### Green Environmental, Safety, and Efficiency Improvements

If Covered Property requires repair or replacement due to a Service Line Occurrence, “we” will pay:

- a. The additional cost to repair or replace that property with equipment that is better for the environment, safer, or more efficient than the equipment being repaired or replaced;
- b. The additional reasonable and necessary fees incurred by the Insured for an accredited professional certified by a Green Authority to participate in the repair or replacement of physically damaged Covered Property as Green;
- c. The additional reasonable and necessary cost incurred by the Insured for certification or recertification of the repaired or replaced Covered Property as “Green”;
- d. The additional reasonable and necessary cost incurred by the Insured for Green in the removal, disposal or recycling of damaged Covered Property; and
- e. The Additional Living Expense (if covered within the Policy to which this Service Line Enhancement Endorsement is attached) loss during the additional time required for repair or replacement of Covered Property, consistent with Green, in the coverages above.

However, “we” will not pay more than 150% of what the cost would have been to repair or replace such property with like kind and quality inclusive of fees, costs, and any Additional Living Expense, as stated above.

These Conditions will be part of, and not an addition to, the limit of liability per loss or any other sublimits of this Policy.