

Quantum Home 2.0[®]: Buried Utility Lines Coverage

This new enhancement for the Travelers homeowner policy protects homeowners against the expense of costly excavation and repair of underground utility wiring and piping.



Available stand-alone or as part of the Buried Utility Lines and Equipment Breakdown Package, Buried Utility Lines Coverage guards against the expense of damage to underground utility pipes and wires, such as:

- Water Piping
- Sewer Piping
- Power Lines
- Cable Lines
- Steam Piping
- Drain Piping
- Fiber Optics
- Sprinkler Piping

Protect against unexpected expenses caused by underground damage

Many homeowners do not know that the repair or replacement of service lines on their property may be their responsibility—and that homeowner's insurance policies typically do not cover damage to them.

With Buried Utility Lines Coverage, a new enhancement to the Travelers homeowners policy, the homeowner is covered when one of these lines leaks, breaks, tears, ruptures, collapses or arcs. Should a covered loss occur, coverage is available to pay for the damage to the utility line, excavation costs and expediting expenses to make repairs.

Claim service that delivers

From the very basic to the most complex claims, Travelers provides fast, fair resolution. We have over 11,000 in-house claim professionals, including buried utility line specialists in our Boiler and Machinery Group, and we focus on making the claim process easy for your clients with:

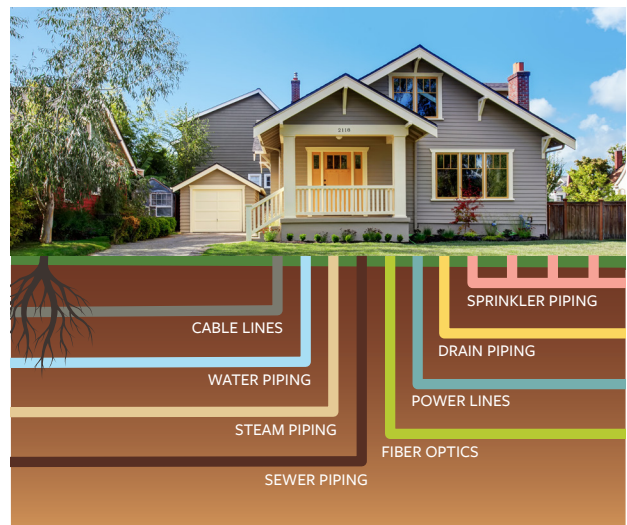
- 24/7 claim reporting
- In-house adjusters
- Buried utility line know-how
- In-house subrogation expertise

An affordable add-on

Customers can get up to \$10,000 in coverage for \$30 or \$20,000 in coverage for \$40, with a deductible of just \$500.

Easy to understand—and sell

We make it easy to sell Buried Utility Lines Coverage by providing you with an illustrated graphic (below) that highlights the unseen dangers. You can share with customers via a high impact eCard.



See back for FAQs and additional information about Travelers Buried Utility Lines Coverage.

Frequently asked questions about Buried Utility Lines coverage

Does the covered utility line need to be on the insured's property?

Yes. The utility line must be located on the insured premises and provide utility service to the residence. If the line is owned by the insured or the insured is legally liable to repair, it would be covered by this coverage.

What are the causes of loss that are covered?

Here are some examples of causes of loss that are covered:

- Wear and tear
- Mechanical breakdown
- Rust or other corrosion
- Tree or other root invasion
- Vermin, insects, rodents or other animals
- Freezing or frost heave and thaw
- Weight of equipment, vehicles, animals or people

Can the insured replace the service line with more environmentally friendly materials?

Yes. Travelers will pay up to an additional 50 percent of the cost to repair or replace the buried utility line with materials that are considered environmentally friendly and more efficient.

Is a sprinkler system covered under Buried Utility Lines Coverage?

Underground sprinkler lines are covered, but the pump, motor and heads are not.

Is my septic system covered?

The piping that runs from the dwelling to the septic tank is covered, but the septic system is not.

What is not covered?

Here are a few examples of what is not protected under Buried Utility Lines coverage:

- Wells
- Heating systems, except piping for geothermal heating applications
- Fuel tanks

How does the stand-alone endorsement price compare to the Buried Utility Lines and Equipment Breakdown Package?

The Buried Utility Lines and Equipment Breakdown Package is value-priced so that your client gets more coverage for less.

Limit	Stand-alone	Package (Includes Equipment Breakdown Coverage. Limit \$50,000)
\$10,000	\$30	\$45
\$20,000	\$40	\$55

Will a claim make a customer's premium go up?

Claims made under Buried Utility Lines have no impact on premiums.

To learn more about Buried Utility Lines Coverage, contact your Travelers Sales Executive.



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