

INSURANCE COVERAGE GOES UNDERGROUND

SERVICE LINES refer to the underground piping, wiring, valves, or attached devices connecting a home to utility services such as water, sewer, gas, or electrical service. The lines run underground from the street to the residence, and are usually taken for granted until they fail. Service line failure is always a nuisance, and repairs are invariably very costly. Too often, homeowners are surprised that they (not the utility company) are responsible for the service line repairs.

Fortunately, Millville Insurance Companies offer an insurance product that provides coverage from unexpected, expensive service line failures. A backhoe trenching the flower garden and yard is never pleasant, but is a bit more bearable when insurance covers the costs.

This special product offers coverage for:

- *Damage to underground service line resulting from line failure, including wear and tear, rust, corrosion, decay, deterioration, hidden or latent defect, freeze, collapse (not including sinkholes), and electrical, mechanical, or pressure systems breakdown.*
- *Costs required to repair or replace the damaged covered service line failure.*
- *Outdoor property damaged by service line failure or excavation/repair.*
- *Extra cost to make temporary repairs or expedite permanent service line repairs/replacements.*
- *Damage to wiring used for communication or data transmission.*
- *Additional living expense and rental value.*



A small annual premium provides homeowners service line protection. Service line damage is a fairly common event, and repairs average \$6,000 per occurrence. The homeowner is responsible for the first \$500 (deductible), with coverage up to \$10,000 (limit).

For Example

A tree root grew through a sewer pipe located on the homeowner's premise causing it to leak. The sewer line was 200' long and required a backhoe to dig up the damaged piping and replace it. The cost to replace the sewer line was \$1,750 and the excavation cost totaled \$4,050.

Loss: \$5,800

Deductible: \$500

Insurance Recoverable: \$5,300

Contact your agent to add this important coverage to your Homeowners, Mobile Homeowners or Farm Owners policy.

NATURAL GAS SAFETY

Natural gas is a safe energy source used in more than 50% of American homes. Yet, it's important to recognize potential risks.

Detecting Leaks

Raw natural gas has no color, but is highly explosive and extremely dangerous to health if undetected. As a safety precaution, gas companies mix in a harmless, yet nasty rotten egg odor that is pungent, distinctive, and impossible to ignore. Gas leaks are uncommon, but can happen both inside and outdoors. Inside leaks are most often identified by smell, or by hissing, whistling, or roaring sounds near meters or pipes. Outside leaks may kill plant life in otherwise green areas.

What to do? 1) Evacuate everyone from the area immediately! Don't stop to look for the leak, open windows, or turn off appliances. 2) Do not use electrical devices such as cell phone or garage door openers. Even small ignition sparks can create massive explosions. 3) Call the utility company immediately, and do not re-enter the building until cleared by utility or emergency personnel.

Carbon Monoxide Poisoning

Appliances that are functioning properly burn natural gas very cleanly. However, poorly maintained or improperly installed appliances or gas lines create a real risk for carbon monoxide poisoning. For instance, incomplete gas combustion in the furnace or improper ventilation create risks for carbon monoxide build-up. Inhaled carbon monoxide vapor rapidly block oxygen uptake in the blood. Victims quickly become ill and incapacitated. Avoid risks for carbon monoxide poisoning!



INSTALL CARBON MONOXIDE DETECTORS. While they look like smoke detectors, be sure to follow the manufacturer's directions for placement/installation.

HAVE NATURAL GAS APPLIANCES INSPECTED ANNUALLY by a qualified repair professional.

ENSURE PROPER VENTILATION through regular inspections of vents, chimneys and flues for all gas appliances.

NEVER USE THE OVEN AS A HEATER. It risks damage to the oven, and it can release carbon monoxide into the home.

Know the risks of natural gas as an important part of natural gas safety.