

# Water Service Line Endorsement

AC21033 (March 2018)

## Definition for the purpose of this endorsement only:

**Water service line** – means a line or pipe

- a) carrying fresh potable water from a public water supply system, private well system, cistern or retention pond to the exterior of your dwelling;
- b) carrying wastewater away from your dwelling to a public sanitary sewer system or private septic system.

## Insured Perils

Provided that a loss occurs at the location to which this endorsement applies, coverage is extended to insure direct physical loss or damage due to leak, break, tear, rupture or collapse to a **water service line** located on the premises provided that you own or are legally liable to repair or replace the **water service line**.

With respect to a **water service line** loss insured under this endorsement we will cover reasonable and necessary costs up to the amount of insurance including:

- tear out and replacement of property to repair related damage;
- restoration of outdoor trees, plants, shrubs and lawns on your premises;
- restoration of paved surfaces, driveways or walkways;
- any cost of moving or relocating the line as required by bylaw or code.

## For the purpose of the water service line endorsement, the following exclusions in your policy under Section I do not apply:

- wear and tear, inherent vice, latent defect, deterioration, rust or corrosion;
- cost of making good faulty material or workmanship;
- caused by settling, expansion, contraction, moving, bulging, buckling or cracking.

## Amount of Insurance

The amount that will be paid for direct loss or damage or reasonable and necessary costs covered by this endorsement will not exceed \$15,000.

## Loss or Damage Not Insured

This endorsement does not insure loss or damage directly or indirectly resulting from, caused by or contributed in any sequence to loss or damage from:

- treatment, removal, recovery or disposal of hazardous material;
- breakdown arising from the disconnection from or interruption to the utility water main line;

Nor do we insure loss or damage to:

- non-conforming line connections;
- service lines running under a body of water, including but not limited to a swimming pool, pond or lake;
- service lines not connected or ready for use

## Basis of Claim Settlement

### Deductible

The deductible amount which applies is shown on the Declaration Page as the Water Damage Deductible. We pay only the amount by which the insured loss or damage exceeds the applicable deductible amount in any one occurrence.

**All other terms, exclusions and conditions of the policy to which this endorsement is attached remain unchanged.**