



## Notification of Change

# Residential Underground Service Line Coverage

**Effective Date of Change**

**Region:** Nova Scotia

**New Business:** January 1, 2022

**Renewal:** January 1, 2022

Section	Description
<b>Title</b>	Renamed title from 'Service Line Coverage' to 'Residential Underground Service Line Coverage'
<b>Coverage Agreement</b>	<p><b>NEW</b> – Agreement has been enhanced to provide the following:</p> <ul style="list-style-type: none"> <li>• coverage limit has increased from \$10,000 to \$30,000</li> <li>• coverage limit includes all related costs and expenses</li> <li>• 30 day waiting period no longer applies</li> <li>• coverage starts at the 'point of demarcation' – this identifies who is the owner of the piping or wiring – either the Homeowner or the Utility Service Company</li> </ul> <p>The following has remained the same:</p> <ul style="list-style-type: none"> <li>• coverage will continue to start at the exterior of a dwelling or detached private structure</li> <li>• coverage will continue to apply to the dwelling and a detached private structure</li> </ul>
<b>Definitions</b>	<p>Definitions section has been removed and the intent of each definition of the previous wording have been placed in the following sections of the new wording:</p> <ul style="list-style-type: none"> <li>• Covered Service Line definition – refer to 'What is Covered' &amp; 'What is Not Covered'</li> <li>• Earth Movement definition – refer to 'What is Not Covered – Perils Not Covered'</li> <li>• One Service Line Failure definition – refer to 'Basis of Claim Settlement'</li> <li>• Service Line Failure definition – refer to 'What is Covered – Perils Covered' &amp; 'What is Not Covered – Perils Not Covered'</li> </ul> <p>Words in quotation marks are defined in the Residential Policy wordings to which this form is an extension.</p>

<p><b>What is Covered – Piping</b></p>	<p>The following items listed in ‘Covered Service Line’ definition of the previous wording have been summarized into the appropriate categories to now show under ‘What is Covered – Underground Piping Service Lines’:</p> <ul style="list-style-type: none"> <li>• Cistern or retention pond piping is covered under ‘Private Water Supply Systems’ and ‘Private Waste Disposal Piping’</li> <li>• Well is covered under ‘Water Supplying Piping Systems’</li> <li>• Ground looping piping for Heat Pumps is covered under ‘Heating Systems located Outside’ and ‘Permanent Connections, Valves and Attached Devices’</li> </ul> <p><b>NEW</b> – Added coverage for Residential Sprinkler Systems – piping only.</p>
<p><b>What is Covered – Wiring</b></p>	<p>The following items listed under ‘Covered Service Line’ definition of the previous wording are now showing under ‘What is Covered – Underground Wiring Service Lines’:</p> <ul style="list-style-type: none"> <li>• Communication or data transmissions, including but not limited to cable, fiber optics, internet and telephone</li> <li>• Power line or electrical wiring</li> </ul> <p><b>NEW</b> – Added coverage for conduit, PVC, cable jackets, steel tape, insulating materials and permanent connections, valves and attached devices for underground wiring.</p>
<p><b>What is Covered – Related Costs or Expenses</b></p>	<p>The following items found under ‘Coverages’ of the previous wording are now showing under ‘What is Covered – Related Costs or Expenses’:</p> <ul style="list-style-type: none"> <li>• Excavation Costs</li> <li>• Expediting Expenses – renamed to show as ‘Emergency Repair or Replacement’</li> <li>• Additional Living Expenses</li> <li>• Fair Rental Value</li> <li>• Damage to exterior property i.e. Trees, plants, walkways, driveways, etc.</li> </ul> <p><b>NEW</b> – \$1,000 for one tree, shrub, plant or lawn  <b>NEW</b> – \$1,000 for debris removal</p>
<p><b>What is Covered – Perils Covered</b></p>	<p>The perils showing under the following items of the previous wording have been listed to now show under ‘What is Covered – Perils Covered’:</p> <ul style="list-style-type: none"> <li>• Service Line Failure definition – arcing, break, collapse, leak, rupture or tear</li> <li>• Loss Settlement – artificially generated electrical current, deterioration or hidden decay, freezing, latent defect or inherent vice, marring, mechanical breakdown, rust or other corrosion, wear and tear or weight of equipment, animal or people</li> </ul> <p><b>NEW</b> – The following perils have been added:</p> <ul style="list-style-type: none"> <li>• explosion &amp; lightning</li> <li>• ground thawing due to freezing which causes an earth movement</li> <li>• tree or other root invasion</li> <li>• weight of vehicle</li> <li>• wind</li> </ul>

<p><b>What is NOT Covered – Piping or Wiring</b></p>	<p>The following items of the previous wording have been summarized in the new wording to show under 'What is Not Covered – Piping or Wiring':</p> <ul style="list-style-type: none"> <li>• Covered Service Line definition – No coverage to piping or wiring <ul style="list-style-type: none"> <li>◦ runs through or under a body of water, including but not limited to a swimming pool, pond or lake, etc.</li> <li>◦ connected to outdoor property i.e. irrigation system, swimming pools, hot tubs and decorative ponds, etc.</li> <li>◦ not connected and ready to use</li> </ul> </li> <li>• Service Line Failure definition – No coverage to piping or wiring <ul style="list-style-type: none"> <li>◦ blocked or have a low pressure</li> </ul> </li> <li>• Exclusions – No coverage to piping or wiring <ul style="list-style-type: none"> <li>◦ damaged while being worked on (during installed, dismantled or repaired) unless the damage is covered under this form</li> </ul> </li> </ul> <p><b>NEW</b> – The following affirm the intent of coverage and are NOT covered for underground piping or wiring:</p> <ul style="list-style-type: none"> <li>• located aboveground – intent is to cover underground piping or wiring</li> <li>• within the dwelling or detached private structure – intent is to cover piping or wiring that attaches to the exterior of the dwelling or detached private structure</li> <li>• shows no physical damage – intent is to cover piping or wiring that is damaged as a result of a covered peril</li> <li>• service is interrupted due to sagging, a low flow or impaired speed unless caused by an insured peril</li> </ul>
<p><b>What is NOT Covered – Related Items</b></p>	<p>The items found under 'Exclusions' of the previous wording have been summarized in the new wording to show under 'What is Not Covered – Related to Piping or Wiring Systems'. There is no coverage for the following systems:</p> <ul style="list-style-type: none"> <li>• Commercial irrigation systems</li> <li>• Residential Sprinkler systems (except for the piping)</li> <li>• Heating and cooling systems</li> <li>• Heat pumps</li> <li>• Septic systems</li> <li>• Leach fields</li> <li>• Septic tanks and items related to the septic tank</li> <li>• Water wells and items related to the water well</li> </ul> <p><b>NEW</b> – There is no coverage for the costs or expenses for the loss of energy, water or other consumables.</p>
<p><b>What is NOT Covered – Perils Not Covered</b></p>	<p>The following items in the previous wording have been summarized in the new wording to show under 'What is Not Covered – Perils Not Covered':</p> <ul style="list-style-type: none"> <li>• Earth Movement definition – no coverage for earth movement, including earthquake, earthquake shock, iceslide, landslide, mudslide or mudflow, subsidence or sinkhole collapse, snowslide, tsunami or any other naturally occurring earth movement including earth sinking, rising or shifting</li> <li>• Exclusions – No coverage for the following: <ul style="list-style-type: none"> <li>◦ Fire</li> <li>◦ Flood, surface water, waves, etc.</li> <li>◦ Pollutants</li> <li>◦ Smoke</li> <li>◦ Sewer backup, etc.</li> </ul> </li> </ul>

<p><b>What is NOT Covered – Perils</b> (continued from above)</p>	<p><b>NEW</b> – There is no coverage for damage or loss caused by:</p> <ul style="list-style-type: none"> <li>• Faulty or improper design, material or workmanship</li> <li>• External force from a shovel, backhoe or other form of excavation, unless used to perform work covered under the Residential Underground Service Line Coverage form</li> </ul>
<p><b>Additional Coverage – Environmental, Safety and Efficiency Improvements</b></p>	<p><b>NEW</b> – Enhanced coverage to provide the following:</p> <ul style="list-style-type: none"> <li>• Repair existing service lines with environmentally friendly materials</li> <li>• Increased the coverage from 150% to 200% of what it would cost to replace damaged material with environmentally friendly materials</li> </ul>
<p><b>Deductible</b></p>	<p>Removed minimum deductible requirement of \$500.</p>
<p><b>Basis of Claim Settlement – What is paid under this form</b></p>	<p><b>NEW</b> – Enhanced the following:</p> <ul style="list-style-type: none"> <li>• Increased limit from \$10,000 to \$30,000</li> <li>• Added \$20,000 coverage for ordinance regulating the zoning, by laws, etc. (included in the \$30,000 max limit)</li> </ul>
<p><b>Extra Costs – What the Insured will pay</b></p>	<p><b>NEW</b> – Added section to clarify the responsibilities of the Insured.</p> <p>If the Insured decides, it is their responsibility for the following extra costs:</p> <ul style="list-style-type: none"> <li>• Replace any piping or wiring with a <u>better</u> kind, quality, different size or different capacity</li> <li>• Removal, replacement or repair of any structure that is not a dwelling or detached private structure</li> <li>• Removal of any structure that is required so the underground piping or wiring can be accessed</li> </ul>
<p><b>Single Event</b></p>	<p>The following item shown in the definition of ‘One Service Line Failure’ in the previous wording is now in the new wording under ‘Basis of Claim Settlement’</p> <ul style="list-style-type: none"> <li>• If there is more than one (1) loss or claim, the event that caused the loss will be considered to be a single event</li> </ul>