

THIS IS A LEGAL CONTRACT
-- PLEASE READ THIS CAREFULLY --

SERVICE LINE ENHANCEMENT ENDORSEMENT

(Entries required to complete the Schedule will be shown below or on the "declarations".)

Schedule of Limits and Deductibles	
Service Line Coverage Per Occurrence Limit	\$10,000
Service Line Coverage Per Occurrence Deductible	\$500

This policy is amended to include the following "terms" outlined below. All other "terms" of the policy apply, except as amended by this endorsement.

SERVICE LINE COVERAGE

"We" cover direct physical loss to "Service Line Covered Property" that is caused by a "Service Line Occurrence" at a "insured premises". Service Line Coverage extends to any Loss of Use 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".

DEFINITIONS

The following definitions are added:

1. "Green" as used herein 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.
2. "Green Authority" as used herein 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.

3. "Service Line Covered Property" as used herein means any piping or wiring that provides the following services to a "residence premises"; 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 any piping or wiring that is not underground.

4. "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 or subsidence 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".

HOW MUCH WE PAY FOR LOSS OR CLAIM

1. Under Property Coverages, Deductible is deleted and replaced by the following with respect to the coverage provided by this endorsement.

Deductible

- a. The Service Line Coverage Per Occurrence Deductible shown in the Schedule above applies to all coverages provided by this endorsement.
 - b. 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.
2. Under Property Coverages, the Loss Settlement Terms are deleted and replaced by the following with respect to the coverage provided by this endorsement.

Loss Settlement Terms -- Subject to the other "terms" shown under How Much We Pay For Loss Or Claim and the "terms" of this endorsement, "we" settle losses according to the Replacement Cost Terms.

- 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".

Replacement Cost Terms -- The smaller of the following amounts is used in applying the "terms" under Our 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."
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POLICY CONDITIONS

CONDITIONS APPLICABLE TO PROPERTY COVERAGES ONLY

The following **Policy 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;

- d. The additional reasonable and necessary cost incurred by the Insured for "Green" in the removal, disposal or recycling of damaged Covered Property.
- e. The Loss of Use (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 loss of use loss incurred as stated above.

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