**The difference $66 can make**

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| **Service Line Coverage**  The Service Line Coverage endorsement covers damaged exterior underground services lines, including:   * Water * Sewer * Electricity * Natural gas * Drainage * Data and communications |
| **Home Systems Protection**  The Home Systems Protection endorsement covers unexpected breakdown of permanently installed:   * Heating system(furnace/boiler) * Air Conditioning system * Electrical system * Permanently installed appliances * Generators * Well pumps * In ground pool pumps and filtration equipment * Stair lifts * Alarm Systems |

Few things strike fear into the heart of a homeowner like discovering a large puddle of water on their dry lawn from a broken waterline.

**Mike Holland** knows how frustrating that can be. Which is why he is a fan of the Service Line Coverage endorsement.

“When a customer has a waterline break in their yard, they assume it’s covered by their Homeowners insurance,” says the Savannah, GA., agent. “But that’s not the case. There is no coverage for water lines from the house to the street under Homeowners Coverages A or B.”

“Depending on the break, the customer usually calls a plumber, who may need to use a backhoe to dig up the broken pipe,” he adds. “If the break is between the water main and the house, it isn’t covered by homeowners insurance or the city. We’ve seen it run from between $3,000 to $5,000 to repair.”

Agent Mike Holland

To mitigate these kinds of losses, he and his team explain that Service Line Coverage is an available endorsement on the State Farm Homeowners policy for $66 a year with a $500 deductible.

“We mention this coverage during Simple Conversion appointments,” he says. “I’m not aware of another company that offers it, so it’s definitely a competitive advantage.”

Mike explains to customers that the claim is investigated by a Hartford Steam Boiler adjustor, not State Farm.

“We want customers to understand what will happen if they have a claim that qualifies for the coverage.”

When talking with customers, Mike and his team also mention

Home Systems Protection Coverage, which also costs around

$100 annually. “We explain that this endorsement will not apply

if a dishwasher needs to be repaired due to wear and tear,”

he says. “But if there is an abrupt failure, this coverage may apply.

“I’ve found that telling customers about these available endorsements is another way of showing the value of having a

State Farm agent.”