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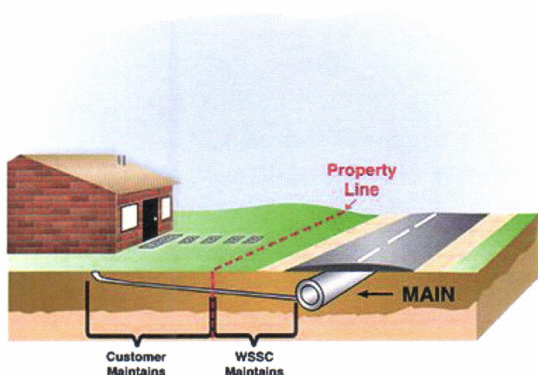
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## WSSC Partnering with HomeServe to Provide Coverage for Exterior Service Lines

By: Anita Munno, CISR

Many clients have contacted our office regarding notices they have received from Washington Suburban Sanitary Commission on a partnership WSSC has with a company called HomeServe. The purpose of this partnership is to enable WSSC to offer customers coverage for the repair or replacement of the exterior water service line and also the exterior sewer/septic line. These service lines, or pipes, run underground from the water main or sewer line adjacent to your property, usually through your front yard and connect to your home, through the foundation wall.



While homeowners policies are packed full of excellent coverage, areas that are not covered are exterior water and sewer lines because they are not considered part of the dwelling structure and are therefore excluded from coverage. With this in mind, we encourage all of our clients that are WSSC customers to seriously consider purchasing this coverage from WSSC/HomeServe when offered.

One of our clients (Thank you, Mrs. Burroughs!) was kind enough to provide her contract for this service to us for review. In part this contract states:

*“We will arrange and pay for the repair or replacement of a leaking or permanently blocked Exterior Water Service Lines supporting a Residential Property, for which you have sole responsibility. An Exterior Water Service Line is*

*defined as a line supplying fresh water to the Residential Property from Your utilities’ responsibility to the water meter or main shut-off valve inside Your Residential Property... We will provide for basic site restoration to any area outside the home disturbed by the repair ...”*

HomeServe uses virtually the same wording to explain the coverage for the Exterior Sewer Service Line or Exterior Septic Service Line. Of course there is a list of What’s Not Covered, along with Terms, and How to Call for Repairs, very similar to what you might see in standard insurance policies.

Our client’s monthly cost for Exterior Water Service Line coverage was \$11.97 and \$16.47 for the Exterior Sewer/Septic Service Line coverage.

Considering that the average costs associated with this type of repair can easily run into the thousands of dollars, this type of coverage may be well worth it.

To view information on the HomeServe program, please visit <https://www.wsscwater.com/homeserve> or call 1-844-713-7208 for additional information.