



## OUTSIDE SEWER LINE PROTECTION PROGRAM

### Plan Highlights

**Q: Who is eligible?**

A: Current active co-op members who own their home and are solely responsible for their home's external sewer line. No pre-inspection is required.

**Q: What are the benefits?**

A: Annual benefit of \$5,000 for sewer line repair, plus \$5,000 for permits, street cutting and site restoration. Coverage starts 30 days after the enrollment is processed. No service fees, deductibles or claim forms.

**Q: What is covered?**

A: Repairs to clogs or blockages in the private home sewer service line caused by normal wear and tear from the point it leaves the home to the point it crosses the property boundary or connects to the septic tank.

**Q: What are the exclusions?**

- Commercial or multi-property lines
- Sewer or drainage pipes inside the home
- Sewer lines not wholly owned by the homeowner
- Replacing trees or shrubs
- Pumps
- Tanks
- Septic tanks and leach fields
- Sewer lines not in compliance with code or law
- Gutter or stormwater drainage lines
- Removal of objects to access the leak or clog site
- Incidental or consequential damages, including backup flooding in the home
- Bringing up to code, upgrading or problems that existed at the time the member first enrolled

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