UNDERGROUND UTILITY LINE ENDORSEMENT
For Use With Farmowners Policies

Refer to Supplemental Declarations if information is not shown on this form.
We provide coverage under this endorsement subject to the ***terms*** contained in the General Policy Provisions.

Policy Number: _____

Named ***Insured***: _____

SCHEDULE

Underground Utility Line Coverage Per ***Occurrence*** Limit:	$10,000
Underground Utility 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.

UNDERGROUND UTILITY LINE COVERAGE

We cover direct physical loss to ***underground utility line covered property*** servicing the ***residence*** that is caused by an ***underground utility line occurrence*** on the ***insured premises***. Underground Utility Line Coverage extends to any Coverage D provided in the policy to which this endorsement attaches. The Underground Utility Line Coverage Per ***Occurrence*** Limit shown in the Schedule above is the most ***we*** pay for any one loss, regardless of the number of ***underground utility line occurrences***.

DEFINITIONS

The following definitions are added:

1. ***Underground Utility Line Covered Property*** as used herein means any piping or wiring that provides the following services to the ***residence***: electrical power, heating, natural gas, waste disposal, compressed air, water, steam, internet access, telecommunications services, wide area networks or data transmission.
   However, ***underground utility line covered property*** does not include any piping or wiring that is above ground.
2. ***Underground Utility 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;
   d. Electrical, mechanical or pressure systems breakdown; or
   e. Freezing.

   Underground utility line occurrence will only apply to causes of loss listed above. However, ***underground utility occurrence*** will include any excavation costs associated with the repair or replacement of ***underground utility line covered property***.
3. ***Green*** 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.
4. ***Green authority*** 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.

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HOW MUCH *WE* PAY FOR LOSS OR CLAIM

1. In the General Policy Provisions, under Property Coverages, Deductible is deleted and replaced by the following with respect to the coverage provided by this endorsement.

   Deductible

   a. The deductible shown in the Schedule above applies to all coverages provided by this endorsement.
   b. Subject to the limit set forth in the Schedule above, ***we*** pay that part of the loss, damage, or expense over the deductible. Only one deductible applies at each location.

2. Subject to the other ***terms*** shown under How Much ***We*** Pay For Loss Or Claim in the General Policy Provisions, and the ***terms*** of this endorsement, ***we*** settle Underground Utility Line losses according to the Replacement Cost Terms.

   Replacement Cost Terms - The smaller of the following amounts is used in computing How Much ***We*** Pay For Loss or Claim for Underground Utility Line losses:

   a. The cost, at the time of loss, to replace the lost or damaged part of the property, without deduction for depreciation;
   b. The cost, at the time of loss, to repair the damaged part of the property; or
   c. The limit set forth in the Schedule above.

EXTENSION OF COVERAGE

Green **Environmental, Safety, and Efficiency Improvements**

If covered property requires repair or replacement due to an ***underground utility line occurrence***, ***we*** will pay:

1. 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;
2. 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***;
3. The additional reasonable and necessary cost incurred by the ***insured*** for certification or recertification of the repaired or replaced ***underground utility line covered property*** as ***green***;
4. The additional reasonable and necessary cost incurred by the ***insured*** for ***green*** in the removal, disposal or recycling of damaged ***underground utility line covered property***; or
5. The Coverage D 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.

This Extension of Coverage will be part of, and not an addition to, the limit set forth in the Schedule above.

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