

## Personal

Service Line Coverage

Equipment Breakdown Coverage



**Cumberland  
Mutual**



# Insurance that's as essential as power and water

When a sewer or water line breaks, or a power line fails, it may make a residence uninhabitable. Most Homeowners and Combination Dwelling policies don't cover service line failures to underground piping and wiring, leaving policyholders responsible for repair costs.

Cumberland Mutual's Service Line and Equipment coverage is the broadest in today's market. It's simple, comprehensive and affordable. Cumberland Mutual is a regional carrier with over 175 years of experience serving the needs of our policyholders and agents. As a regional mutual insurer, policyholders are members of our organization, not public shareholders. We're committed to integrity, financial strength and business excellence, to fulfill the promise we make to our policyholders.

### **Cumberland Mutual Service Line coverage**

- Underground water, power, septic, sewer, propane, gas and communications lines
- Costs associated with repairing or replacing outdoor property including replacing trees, shrubs, plants, lawns, walkways and sidewalks damaged by service line failure or during excavation after a covered service line failure
- Additional coverage available for:
  - Hotel, meals, rent, or other living expenses if policyholder must leave a residence due to covered loss
  - Cost of generators and other temporary equipment required during home occupancy

### **Cumberland Mutual Equipment Breakdown coverage**

- Cost to repair or replace mechanical, electrical, or pressure systems equipment that suffer a breakdown
- Coverage for all types of equipment against electrical arcing and mechanical breakdown:
  - Computers and printers
  - Specialized business machines
  - Household and kitchen appliances
  - Televisions
  - Air conditioning

An independent agent can tell you more about all the advantages of Service Line and Equipment Breakdown coverages, and can help you select an insurance company that can provide you with the best coverage at a reasonable price.