

# Lateral Line Endorsement



The Lateral Line endorsement enhances your Badger homeowner policy to include affordable coverage for the costly repairs, excavation, and restoration associated with damage to service and utility lines on your residence premises.

**What are lateral lines?** These are underground service pipes or wiring that connect your private property with a publicly owned sewer or utility line. They include, but are not limited to:

- » Water & sewer pipes
- » Electrical power wiring
- » Communications wiring, such as cable and internet
- » Natural gas pipes
- » Drainage pipes

**How does lateral line coverage protect you?** In the event of a direct physical loss to these exterior lines on your property, Badger Mutual will provide up to \$10,000 for the repair, excavation, and restoration costs caused by:

- » Normal wear and tear
- » Freezing
- » Rust, corrosion, or deterioration
- » Plant root invasion
- » Hidden or latent defect
- » Collapse  
*(not including earthquake, landslide, sinkhole, or subsidence collapse)*
- » Vermin, rodents, insects, or animals

COVERAGE LIMIT
\$10,000
DEDUCTIBLE
\$250
ANNUAL PREMIUM
\$30

Contact your local Badger agent today to review your current homeowner policy and ensure you are protected against lateral line damages.