Know your Responsibility for Utility Lines

A lot goes on behind the scenes to keep your home working and connected to the outside world. And while you might not think about your home’s underground utility lines — like water lines and sewer pipes — they play a major role in your day-to-day life. Because these lines are buried underground a failure is almost impossible to predict and depending on where a break in the line occurs, many homeowners are unaware they are responsible for the repair. For some there is a misconception that because this is an unforeseen major event it is therefore covered by a homeowner’s insurance policy. The fact is most homeowner policies exclude coverage for underground lines such as these. When a service interruption happens, repairs can get expensive in a hurry. To protect against a costly expense it is up to you as a homeowner to know your responsibility and secure necessary coverage, either as a Rider on your homeowner’s policy, Service Line Protection Program or through a Repair Service Plan that cover parts and labor. When doing research to determine what optional coverage works best for you please remember to verify the company’s history and check their rating with the Better Business Bureau. Some areas of coverage should include: burst pipe, damage from tree roots, leaking pipe due to corrosion, leak due to normal wear and tear, sidewalk excavation, backfilling, seeding, and site restoration. A good policy should include an immediate response hotline and have insured contractors within their network able to respond timely and perform work up to state and local codes, including handling any permits and inspections.


§ 352-7. Ownership and maintenance of water service lines, water pipes and fixtures.

All persons owning property with water service shall own and be responsible for the maintenance, repair and replacement of the water service line from the water main to the water meter and downstream of the water meter. A water service line may be for domestic water service, fire service or combined domestic water and fire service. The water service line includes the water main tap, corporation and tapping valves, pipe, curb valves and valve boxes, valve upstream of the meter, valve downstream of the meter, test tee (if required), reduced-pressure-zone backflow preventer and its isolation valves (if required), meter pit (if approved), check valve (if required), fire line detector check (fire service, as required), and all other ancillary equipment. The Utility owns and shall repair and replace the water meter, strainer (if required), transmitter, touchpad, meter-to-touchpad wire, and tamper security devices (Utility-owned equipment). The owner is responsible for keeping the Utility-owned equipment accessible, unobstructed, clean and protected from damage. If the owner tampers with or otherwise causes or allows to be caused damage to the Utility-owned equipment, the Utility shall repair or replace the damaged equipment and charge the owner for same. https://ecode360.com/31664724