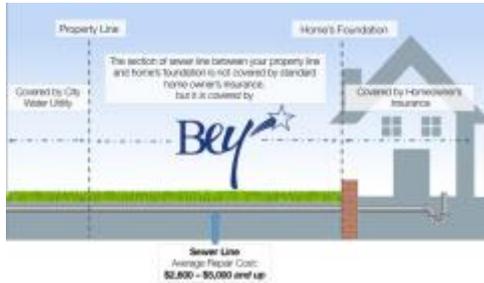


OWNED SEWER LINE INSURANCE COVERAGE



The underground sewer line on your property that runs **from your home's foundation to the street can break**, leaving you, the homeowner, responsible for the repair and replacement costs since such costs are not included under **most basic homeowners' insurance policies**. With an insurance plan from Bey MGA, you can help protect yourself from such enormous expenses. Bey has no deductibles, few exclusions, and even covers sewer line breakage due to normal wear and tear. You owe it to your home to consider our insurance protection.

Beginning with the exterior of the **home's** foundation and extending to the street, the following are covered:

- Locating and excavating broken pipe
- Replacement or repair of broken sewer pipe, seals, and joints
- External valve fittings
- Fusing and welding
- Pipe Cutting
- Backfilling of repair areas

Coverage is provided after the first 30 days the initial policy is in effect up to the purchased limit. The basic limit is \$8,000, and the enhanced limit is \$12,000. Your policy will show which one you purchased.

If your covered sewer line is damaged and in need of repair, please contact us at to (305) 824-0111 to make a claim.

Once you make a claim:

1. A claim file will be opened and arrangements will be made for review of your property.
2. Once the extent of covered damage to the insured sewer line has been determined, we will immediately arrange for the repair work to be carried out.
3. We will pay up to the limit of insurance shown on your policy declarations, costs for the repair of damage to your covered sewer line.
4. Once all repairs have been completed, we will request that you sign an acknowledgment that all work has been completed.

Losses caused by the following are not covered:

- Earth movement, such as that caused by earthquake or a sinkhole
- Tornado
- Breakdown of a sump pump or vacuum drainage system
- Sewage backup into the dwelling
- Septic systems
- War, nuclear



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*****This summary does not provide coverage. Please refer to the policy to find out what is and is not covered.**