

Patriot Insurance Introduces New Service Line Coverage

Patriot Insurance utilizes group and individual meetings with its agency partners to find ways to improve our product offerings. This past year, we received an overwhelming amount of valuable feedback from our agency partners during these meetings. And, based on your feedback, we learned that the introduction of a new endorsement was critical in keeping our homeowners policy up-to-date.

With that, we're pleased to announce our new Service Line coverage endorsement, which provides protection from costly excavation and repairs to underground utility service lines on a policyholder's property. We believe that this enhancement will make it easier for you to write and retain more business with Patriot Insurance.

The Service Line coverage endorsement will be available to add to new and renewal HO-0003 and HO-0002 policies effective Dec. 1, 2018. Plus, Ultra Home Guardian (HO-0009) policyholders will see this new coverage automatically added to their policy as of Dec. 1, as liberalization does apply.

To assist you in the sales process, we're pleased to offer talking points about the coverage features:

- Service Line provides coverage up to \$10,000 for a cost of \$25/year.
- A \$500 deductible will apply to this new endorsement.
- Service Line will be available as a stand-alone form, via endorsement #18193. The endorsement can be added to a Homeowner policy via the Coverage and Discount Screen within iBIS.
- Service Line will be added in Form #10949 (ME), Form #10950 (NH), and Form #10951 (VT) Amendatory Endorsement – Ultra Home Guardian HO-0009 to also assist you in selling this product.

Please note: We will be including a "Notice to Policyholder" in each Ultra Home Guardian renewal for the next year to keep customers informed of this broader coverage:

- *FM-2012 (ME) – Notice to Policyholder*
- *FM-2014 (NH) – Notice to Policyholder*
- *FM-2016 (VT) – Notice to Policyholder*

And, to make it even easier to talk to your clients about adding this protection to their homeowners policy, an agency sell sheet is available to educate your agency staff on the benefits of our Service Line product. To download the agency sell sheet, please [click here](#).

As a company, we remain committed to making adjustments that will help us both achieve continued profitability and create opportunities for mutual growth. Should you have any questions, please feel free to contact your Personal Lines field manager or underwriter.

Thank you for thinking of Patriot Insurance for all your new business.