



## TOWN OF MARBLEHEAD

Water and Sewer Commission  
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### **Did You Recently Receive a Solicitation for Water Line or Sewer Line Insurance?**

Several local homeowners have recently received letters from companies offering to sell them insurance coverage to repair breaks that may occur to the water line or sewer line that connects their home to the Town's main service lines.

**The Marblehead Water and Sewer Commission is not associated with these companies or the offers for insurance nor does the Commission either endorse or discourage the purchase of such insurance.**

The homeowner is responsible for water lines from the street curb to their house. Any break or maintenance to this section of the water line is the responsibility of the homeowner. The homeowner is responsible for any break or maintenance to sewer lines from the point of connection to the Town's sewer main (usually the middle of the road) to the house.

So, does this mean that you should purchase this insurance coverage?

While we can't give you a direct answer to this question, we can offer a few suggestions for you to consider in making a decision:

- Breaks to the water and sewer service lines can happen, but they are rare.
- Excavation is the largest expense in making service line repairs. Does the insurance policy being offered cover the costs associated with excavation?
- Does your current Homeowners Insurance Policy cover breaks or maintenance to these service lines?
- Read the fine print before purchasing any insurance policy.

The best advice that we can offer is for you to contact the insurance agent or company that holds your current Homeowners Insurance Policy to see if breaks or maintenance problems with water and sewer service lines are covered by your current policy and to ask them for their advice before purchasing a separate policy like the one that is being offered to you now.