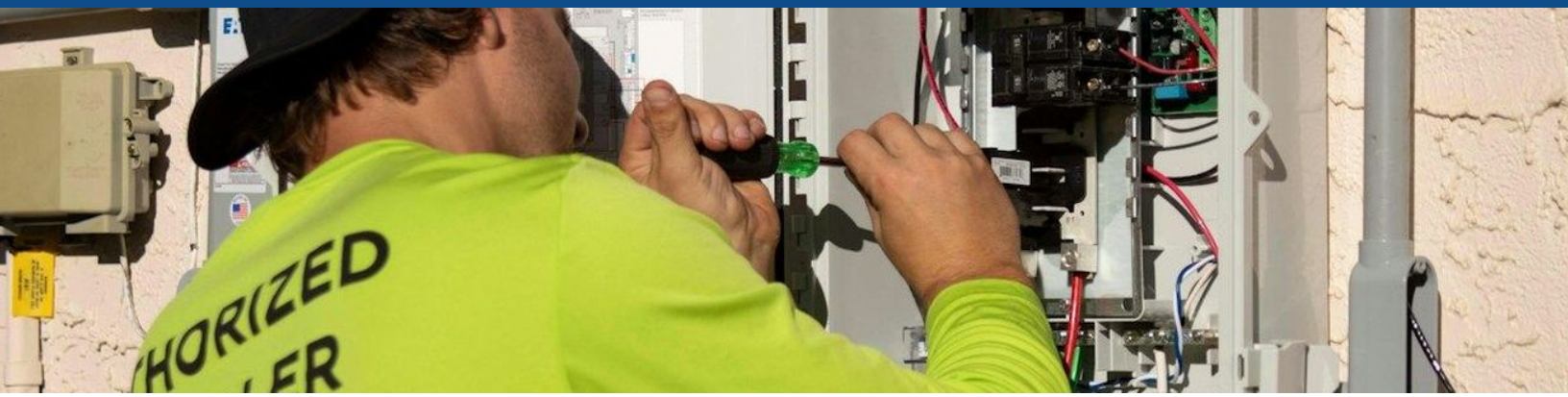
Utility Service Interruption Insurance

Property & inland marine - coverage overview, limitations and how to get a quote



OVERVIEW

Utility service interruption covers losses when power, water or communications fail because of damage away from your premises, and carriers ask how dependent you are on each service.

WHAT'S COVERED

Power supply
Loss when off-site power service fails.

Water supply
Loss from water main or supply failure.

Communications
Phone and internet service outages.

Business income
Income lost during the outage.

Spoilage
Perishables lost when power fails.

Good to know
Many policies cover only overhead lines if you do not ask for them, so confirm whether transmission lines are included.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Planned outages
- × Outages without physical damage to utility property
- × Short outages within the waiting period

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Utilities critical to operations
- Backup generator details
- Business income values
- Past outage history

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/utility-service-interruption/

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