

Vacant Building Product

Our Vacant Building product is designed for your residential and commercial vacant building risks. Our product can be quickly and easily quoted for 3, 6, 9 or 12-month policy terms on a monoline or package basis.

Eligible Risks Include:

- Vacant buildings
- Partially vacant buildings
- Vacant condo units
- Vacant leased space
- Risks with renovations

Coverages and Product Features:

- No restriction on the length of vacancy
- No minimum earned premium or a 25 percent minimum earned premium earned even for short-term policies
- Special Form and replacement cost available for some risks
- Business personal property coverage available
- Short-term policy extensions by endorsement
- Vandalism is included with property coverage for most risks
- No liability deductible
- Risks with renovation work up to \$250,000 in cost (non-structural renovations only)
- Independent contractors coverage available

Limits of Insurance:

- Property limits:
 - Risks up to \$3,000,000 in total insurance value (depending on risk characteristics)
 - Coastal zones: \$1,000,000 per location (excluding wind and hail)
 - Vacant condominium units: \$3,000,000 per location
- General liability limits up to: \$1,000,000 each occurrence/\$2,000,000 aggregate (additional excess liability limits can be provided up to \$5,000,000)

Additional Advantages:

- A.M. Best rated A++ carrier
- Quick quote turnaround
- Low minimum premiums
- Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses



This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.