



# Vacants

coverage guide

## Key Coverage Features

### General Liability

- Up to \$1M / \$2M in General Liability limits
- Up to 100 acres
- Up to 100,000 in square feet

### Property

- Up to \$4.8M in total Property values
- Policy terms of 3 (vacant buildings or land only), 6, 9, and 12 months available
- Wind/Hail coverage available
- Optional Coverages available such as Equipment Breakdown, Ordinance or Law, Outside Signs, Spoilage, Property Enhancement Endorsement

## Vacant Building

### Underwriting Guidelines

- Policy terms of 3, 6, 9 or 12 months available
- No limitation to number of stories for Vacant buildings
- Ability to consider vacant buildings undergoing non-structural renovations
- Ability to consider a historical property
- Ability to consider up to 3 years vacant

### Restricted Exposures

- Swimming pool, body of water, trampoline on premise
- Building in foreclosure, receivership, bankruptcy, or owned by a bank
- Aluminum wiring in the building
- Mobile home
- Property losses
- Scheduled for demolition

## Vacant Land

### Underwriting Guidelines

- Policy terms of 3, 6, 9, or 12 months available
- Ability to consider bodies of water, communication towers, dams, and fuel tanks on vacant land

### Restricted Exposures

- Construction, grazing/boarded animals, underground mines
- Recreational vehicles (snowmobiles, ATVs, dirt bikes, motorcycles, etc.) on the land
- Land used for recreational purposes (swimming, hunting, fishing, horseback riding, skiing, sledding, tubing, etc.)
- Farming or ranching operations



## Let's Connect

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