

Vacants Coverage Guide

Vacant Land

General Liability

- Up to \$1M / \$2M in General Liability limits
- Up to 500 acres

Underwriting Guidelines

- 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

Vacant Building

General Liability

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

Property

- Up to \$2.5M in total Property values
- Wind / Hail coverage available
- Optional Coverages available such as Equipment Breakdown, Outside Signs, Spoilage, Property Enhancement Endorsement

Underwriting Guidelines

- No limitation to number of stories for vacant buildings
- Ability to consider vacant buildings undergoing non-structural renovations
- 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
- Mobile home
- Property losses
- Scheduled for demolition