

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

RT Connector is RT Specialty's Proprietary Digital Marketplace for Small Business.

The coverage process is streamlined, top-rated market access is multiplied, and robust third party tools are harnessed – empowering RT Specialty contracted retail agents to do their best work without sacrificing due diligence, time or profitability.

Let's Connect

connectorsupport@rtspecialty.com

LEARN MORE

RTSPECIALTY.COM/CONNECTOR

RT Connector is a division of Ryan Services Group, LLC (in California: RSG Marketing Insurance Services, LLC, License # 0156030), a Delaware limited liability company based in Illinois. RT Connector is an excess and surplus lines insurance portal providing RT Specialty contracted agents and brokers with multi-line and multi-carrier quoting, binding and policy issuance. RT Specialty is a division of RSG Specialty, LLC (in California: RSG Specialty Insurance Services, LLC, License #0G97516), which is the licensed broker providing insurance services through RT Connector. Neither RT Connector nor RT Specialty solicits insurance from the public. Some products may only be available in certain states, and some products may only be available from surplus lines insurers. RT Connector and RT Specialty are subsidiaries of Ryan Specialty, LLC. ©2025 Ryan Specialty, LLC