

Vacant Dwelling – Personal Lines

- ⦿ Available in AZ, CT, GA, IL, IN, MI, MN, NJ, NY, OH, PA, SC and VA*
- ⦿ Risks with up to \$1 million in property values*
- ⦿ Dwellings located in coastal areas are eligible (wind and hail exclusion applies)
- ⦿ Vacant dwellings including vacant dwellings undergoing renovations up to \$250,000 in cost (non-structural renovations only)*
 - ▶ Package policies available on Basic Form DP-1 or Special Form DP-3
 - ▶ Plumbing systems comprised of copper, cast iron, galvanized, PEX or PVC*
 - ▶ Electrical systems are on circuit breakers with 100 amp service*
 - ▶ Flat roofs up to 15 years old available on both DP-1 and DP-3*
 - ▶ Asphalt shingle roof up to 25 years old is eligible**
 - ▶ Eligible insureds include individual, trust, estate, family, limited partnership and LLC
 - ▶ Up to 10 locations per insured*



*Quotes may be available for our Commercial product if ineligible or not available for Personal Lines

**In New York, asphalt shingle roof up to 20 years old is eligible; may be available for our Commercial product if ineligible or not available for Personal Lines

PRODUCT ADVANTAGES

- ▶ No restriction on the length of vacancy
- ▶ Policy terms of 3, 6, 9 and 12 months are available
- ▶ Short-term policies can be extended by endorsement
- ▶ No liability deductible
- ▶ Direct Bill available for admitted annual policies
- ▶ Personal property coverage available
- ▶ Additional insureds can be added free of charge
- ▶ Inspections ordered paid for and managed by USLI
- ▶ Efficient online and phone quoting capabilities
- ▶ AM Best rated A++ carrier

AVAILABLE LIMITS

- ▶ DP-1 Basic Form minimum Coverage A of \$75,000 (\$100,000 in MO)
- ▶ DP-3 Special Form minimum Coverage A of \$100,000 (\$150,000 in MO)
- ▶ Maximum total insured value (TIV) of \$1 million*
- ▶ Personal liability up to \$1 million occurrence including \$5,000 for medical payments
- ▶ Excess personal liability up to \$5 million

DEDUCTIBLES

- ▶ Personal liability deductible is \$0
- ▶ Property deductible starts at \$1,000 with higher deductibles available

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Currently damaged (fire or otherwise)
- ▶ Not locked and fully secured from unauthorized entry
- ▶ Purchased out of foreclosure in last 6 months
- ▶ Owned by a corporation*
- ▶ Risks with Coverage A limits under \$75,000*
- ▶ Tenants have been evicted from the premises within the past 60 days or are in the process of being evicted
- ▶ Plans for demolition during or after our policy term

Note: Ineligible risk characteristics include, but are not limited to those listed above

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Contact your underwriter for more information at **888-523-5545** or visit **usli.com**.

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. USLI companies are members of the Berkshire Hathaway family of companies and have an A++ Superior rating for financial stability from AM Best. The insuring company names are United States Liability Insurance Company, Mount Vernon Fire Insurance Company, and U.S. Underwriters Insurance Company.



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Bring Value to Your Policyholders with Free and Discounted Business Resources

Every USLI policyholder has access to free and discounted resources on the Business Resource Center, which saves them time and money so they can focus on growing their business. Top resources include a free HR consultation helpline, discounted background checks and screenings, industry-specific online training, as well as signage, stationery, and promotional items.



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