

## VACANT BUILDING PRODUCT

- Ⓞ Risks with up to \$3 million in property values
- Ⓞ Renovations
- Ⓞ Applicant is the owner or tenant
- Ⓞ A location that requires contents coverage



### PRODUCT ADVANTAGES

- ▶ Risks with up to 150,000 square feet per location and on up to 500 acres of land
- ▶ No restriction on the length of vacancy
- ▶ Flexibility of product (able to write buildings with renovations, partially vacant buildings, vacant condominium units and vacant leased space)
- ▶ Ability to consider 3-, 6-, 9- and 12-month policy terms
- ▶ Short-term policies can be extended by endorsement
- ▶ No liability deductible or self-insured retention
- ▶ Extensive experience writing this class of business as well as handling the claims
- ▶ Inspection costs are paid by USLI
- ▶ Direct Bill available for admitted annual policies

### SUBJECT TO UNDERWRITING REVIEW

Up to two losses per coverage line incurred in the past three years

### AVAILABLE LIMITS

- ▶ Property values up to:
  - \$3 million in protection classes 1-8
  - \$1 million in protection classes 9-10
  - \$1 million in coastal zones (excluding wind and hail coverage)
- ▶ General liability up to \$1 million occurrence/\$3 million aggregate
- ▶ Excess general liability up to \$5 million

### DEDUCTIBLES

- ▶ General liability deductible is \$0
- ▶ Property deductible starts at \$1,000



## BUSINESS RESOURCE CENTER

Centralized access to business solution vendors for all policyholders is provided. These include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See [www.bizresourcecenter.com](http://www.bizresourcecenter.com) for a full list of available business solutions.

## MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Currently damaged (fire or otherwise)
- ▶ Not locked and fully secured from unauthorized entry
- ▶ Tenants have been evicted from the premises within the past 60 days or are in the process of being evicted (property)
- ▶ Plans for demolition during or after our policy term for property and plans for demolition during our policy term for general liability
- ▶ Swimming pools on the premises or located on an active farm (general liability)
- ▶ Risks in AK, LA or WV

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

**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.

