

# For Sale

## VACANT BUILDING AND VACANT LAND PRODUCTS

### Vacant Building

When property becomes vacant, the owners often wrongly assume their existing insurance policy will provide coverage during the period of vacancy. Since this is not usually the case, specific vacant building coverage is important for business owners to consider. ACE Commercial Risk Services Vacant Building product offers broad package or monoline Property/General Liability coverage including the ability to consider Special Cause of Loss for vacant and certain partially vacant commercial and residential properties, condo units, or rental space; with or without renovation work.

#### Key Coverage Features and Limits Available

##### Vacant Building

- Up to \$5,000,000 in total Property values
- Up to \$1,000,000/\$3,000,000 in General Liability limits
- Ability to consider Special Form and Replacement Cost coverage
- No length of vacancy restrictions
- Ability to consider locations undergoing renovation
- Policy terms of 3, 6 or 9 months also available

##### Restricted Exposures

##### Vacant Building

- Swimming pools on premises
- Existing damage to the building
- Scheduled or planned demolition

### ACE Difference

**ACE Commercial Risk Services – Built Better:** Competitive products, low minimum premiums, broad risk appetite, fast and efficient placement and consultative partnerships that allow our brokers to maximize their success.

**Financial Strength:** ACE's U.S. underwriting companies consistently receive among the highest ratings for financial strength from the industry's principal agencies.

**Professional Claims Staff:** Our internal claims staff averages 10+ years of experience and is dedicated to serving our insureds.

**International Network with Local Expertise:** Access to the product expertise and global reach of the ACE Group of Companies.

**Send submissions to:** CRSPackage@acegroup.com or call 888.762.9223

### Vacant Land

ACE Commercial Risk Services Vacant Land product offers broad General Liability coverage for vacant land exposures with up to 1,000 acres per location. Whether a vacant city lot or a larger plot of vacant land in the country, it is important for land owners to secure adequate coverage in the event that a bodily injury could occur on their property.

For ease-of-use, we offer an agent friendly platform that allows you to access a simple but comprehensive online underwriting platform for a quick and easy quote, bind and issue process. After all, creating a better experience for our brokers and the small businesses they insure are the fundamentals behind ACE Commercial Risk Services.

#### Key Coverage Features and Limits Available

##### Vacant Land

- Up to \$1,000,000/\$3,000,000 in General Liability limits
- No length of vacancy restrictions
- Policy terms of 3, 6 or 9 months also available
- Ability to consider an exposure of 2 lakes/ponds on premises

##### Restricted Exposures

##### Vacant Land

- Structures on premises
- Construction or other activities to take place on premises



Insurance provided by insurers within the ACE Group. The product information above is a summary only. The insurance policy actually issued contains the terms and conditions of the contract. All products may not be available in all states. Surplus lines insurance sold only through surplus lines producers.

ACE Commercial Risk Services is a division of the ACE Group providing specialty insurance products for small business in North America. We offer our products through retail agents and brokers, wholesale brokers, program agents and other alternative distribution models. Additional information on ACE Commercial Risk Services can be found at [www.acecrs.com](http://www.acecrs.com).

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