



## Vacant Building Product

As an owner of a vacant property, do you have the right coverage?

- ▶ Local children enter your building and fall through the floor
- ▶ A fire begins in your vacant building and spreads to surrounding properties
- ▶ While having renovations completed on the property, construction materials fall on a passerby

The following are important features; make sure you have them all:

COVERAGE FEATURES	USLI	COMPETITORS
No restriction on the length of vacancy		
No minimum earned premium or a 25% minimum earned premium even on 3, 6 and 9 month policy terms		
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Can consider buildings undergoing renovations		
Special form and replacement cost available for some risks		
Contents coverage available		
No liability deductible		
Vandalism is included with property coverage for commercial buildings		
Independent contractors coverage available for risks with renovations		
A.M. Best rated A <sup>++</sup> Carrier		
A proud member of the Berkshire Hathaway Group		
Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their businesses		