

Vacant Building Product

WHY YOU NEED TO PURCHASE A VACANT BUILDING POLICY

- ▶ 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
- ▶ Your current policy is being canceled due to the building being vacant

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

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
No restriction on the length of vacancy	✓	?
Minimum earned premium is only 25% even on 3, 6, and 9 month policy terms	✓	?
Ability to provide short term policies that can be extended by endorsement	✓	?
Can handle construction projects up to a total of \$250,000 Projects over \$250,000 can be handled by other products- Contact your Underwriter for details	✓	?
Special Form and Replacement Cost available on structures that are 25 years old or newer	✓	?
Business Personal Property coverage available	✓	?
No liability deductible	✓	?
Vandalism is included with property coverage	✓	?