

Vacant Land

WHY DO YOU NEED TO PURCHASE A VACANT LAND PRODUCT?

- ▶ A child rides a bike onto the property, crashing over a cement parking stop and injuring his wrist
- ▶ A tree located within your premises falls after severe windstorm, and damages to car parked alongside your lot
- ▶ The sidewalk surrounding your property cracks and a passerby stumbles on the crack, injuring herself

Why should you choose the Vacant Land Product?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
No liability deductible	✓	?
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress	✓	?
Hostile Fire Exception to Pollution Exclusion	✓	?
Defense costs provided outside the limit of liability	✓	?
Land that you are planning to build on in the future but on which you have not started construction	✓	?
Lakes or ponds acceptable	✓	?