

Vacant Dwelling Product – Personal Lines

Claim Examples

Property

- ▶ Vandals broke into a recently vacated house and caused \$15,000 in building damage.
- ▶ Vagrants broke into the insured's vacant dwelling during an ice storm and started a fire to keep warm. The fire became hostile and resulted in a \$300,000 loss.
- ▶ Wind damaged sections of the roof, resulting in extensive wind and water damage of \$138,000

Personal Liability

- ▶ A child tripped and fell while walking on the cracked sidewalk in front of the insured's property. The child sustained a broken ankle and \$4,500 in medical expenses.
- ▶ A man tripped on crumbling stairs in front of the insured's premises and sustained injuries to his knee and elbow, which required surgery. This resulted in medical costs of \$185,000.
- ▶ A piece of metal roofing material fell from the insured's vacant dwelling and injured a person walking below. The claimant sustained serious back and neck injuries and was unable to work. He hired an attorney who filed suit against the policyholder, resulting in a \$300,000 loss for medical expenses and lost wages, as well as an additional \$40,000 in expenses. The claim was settled prior to trial, and \$40,000 was paid in defense expense.

The Business Resource Center is available to all insureds with discounts on background check services, tenant screenings, motor vehicle records, and other great services!