

Vacant Dwelling Product – Personal Lines

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

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

Why should you choose USLI's Vacant Dwelling Product?

The following are important features. Check to make sure you have them all:

COVERAGE FEATURES	USLI	COMPETITORS
No restriction on the length of vacancy		
No minimum earned premium		
Can consider risks undergoing renovations		
Special Form and replacement cost available for some risks		
Personal Property coverage available		
Vandalism is available with property coverage		
Ability to include liability coverage to cover renovations		
Policy terms of 3, 6, 9 and 12 months are available		
Property values up to \$1 million in total insured value (TIV)		
Liability limits up to \$1 million including \$5,000 for medical payments		

Additional Advantages

- ▶ Financial stability of a carrier rated A++ by A.M. Best
- ▶ Unsurpassed service with a sense of urgency and care
- ▶ Policyholders have access to many services through our Business Resource Center that will assist in growing and protecting their business

Insure your financial well-being with a stable company that will be there to pay your claim.