

Vacant Dwelling Product – Personal Lines

Our Personal Lines Vacant Dwelling product is designed for your residential vacant dwelling risks in AZ, CT, GA, IL, IN, MI, MN, NY, OH, PA, SC and VA. We can consider Vacant Dwelling in other states under our Commercial Vacant Building product.

Eligible Risks Include

- ▶ Vacant dwellings
- ▶ Vacant dwellings with renovations
- ▶ Vacant dwellings held for sale

Coverages and Product Features

- ▶ No restriction on the length of vacancy
- ▶ Up to 10 locations per insured
- ▶ No minimum earned premium
- ▶ DP-3 Special Form and Replacement Cost available for some risks
- ▶ Personal property coverage available
- ▶ Short-term policy extensions by endorsement
- ▶ Vandalism is included on DP-3 and optional on DP-1
- ▶ No liability deductible
- ▶ Risks with renovation work up to \$250,000 in cost (non-structural renovations only)
- ▶ Ability to include liability coverage to cover renovations

Limits of Insurance

- ▶ Property limits up to \$1 million in total insured value
- ▶ Personal liability limits up to \$1 million per occurrence (additional excess personal liability limits can be provided up to \$5 million)

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 businesses

