



## Vacant building/vacant land

### DON'T LEAVE THEIR COVERAGE VACANT AS WELL

#### An appetite to get business bound

We are a contracted general agent with the underwriting experience and authority to bind your business with a quality surplus lines insurer. We have access to a market with a broad underwriting appetite, giving us the ability to provide the coverage your customers need.

#### Protection for vacant buildings/vacant land

Frequently, people who own buildings or land forget they have an exposure to loss, whether the property is occupied or not. This type of vacant property can have its own set of unique risks, and your customers need an insurer with the experience and knowledge to provide the coverage they need.

Vacant land includes land with no development, no existing building, no events held on the property and no operations being conducted, contemplated or completed on the land. Typically, vacant land is held as an investment property and is "vacant." Likewise, vacant buildings include any unoccupied structures, such as newly completed or recently vacated buildings where an entity has moved or gone out of business.

Either way, your customers need comprehensive coverage for both general liability and property for their unoccupied assets.

#### Consider the breadth of coverages we are able to access:

- General liability
  - Bodily injury and property damage
  - Personal and advertising injury
  - Medical payments
  - Damage to premises rented to you
- Property
  - Building contents
  - Basic, broad, special form
  - Actual cash value or replacement cost

#### We offer you a competitive advantage

We can provide the right coverage for your customer, responsive and experienced claim services and competitive minimum premiums. In addition, we offer quality products, proven market stability and broad eligibility making it easier than ever to serve your customers.

#### Our markets

Coverage will be placed with a U.S.-based surplus lines insurer rated A+ XV by A.M. Best. We want to help you write more business, and we have the underwriting experience, quality products and exceptional service standards to make it happen.

Contact us today so we can provide the experience and coverage you need to help protect your customers.

