

VACANT BUILDING PRODUCT

- Ⓢ Risks with up to \$3 million in property values
- Ⓢ Renovations
- Ⓢ Applicant is the owner or tenant
- Ⓢ A location that requires contents coverage



PRODUCT ADVANTAGES

- ▶ Risks with up to 150,000 square feet per location and on up to 500 acres of land
- ▶ No restriction on the length of vacancy
- ▶ Flexibility of product (able to write buildings with renovations, partially vacant buildings, vacant condominium units and vacant leased space)
- ▶ Ability to consider 3-, 6-, 9- and 12-month policy terms
- ▶ Short-term policies can be extended by endorsement
- ▶ No liability deductible or self-insured retention
- ▶ Extensive experience writing this class of business as well as handling the claims
- ▶ Inspection costs are paid by USLI
- ▶ Direct Bill available for admitted annual policies

SUBJECT TO UNDERWRITING REVIEW

Up to two losses per coverage line incurred in the past three years

AVAILABLE LIMITS

- ▶ Property values up to:
 - \$3 million in protection classes 1-8
 - \$1 million in protection classes 9-10
 - \$1 million in coastal zones (excluding wind and hail coverage)
- ▶ General liability up to \$1 million occurrence/\$3 million aggregate
- ▶ Excess general liability up to \$5 million

DEDUCTIBLES

- ▶ General liability deductible is \$0
- ▶ Property deductible starts at \$1,000

BUSINESS RESOURCE CENTER

Centralized access to business solution vendors for all policyholders is provided. These include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See www.bizresourcecenter.com for a full list of available business solutions.

MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Currently damaged (fire or otherwise)
- ▶ Not locked and fully secured from unauthorized entry
- ▶ Tenants have been evicted from the premises within the past 60 days or are in the process of being evicted (property)
- ▶ Plans for demolition during or after our policy term for property and plans for demolition during our policy term for general liability
- ▶ Swimming pools on the premises or located on an active farm (general liability)
- ▶ Risks in AK, LA or WV

Note: Ineligible risk characteristics include, but are not limited to those listed above

CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888.845.1637 OR VISIT APOGEEINSGROUP.COM.

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