

# VACANT BUILDING INSURANCE

Today, more than ever, insureds need flexible, affordable Vacant Building coverage that can easily transition to a Builder's Risk package and Umbrella. Give your clients the protection, value, and peace-of-mind that comes with outstanding coverage and ease.



## PROGRAM HIGHLIGHTS:

- Special Form - covers all perils except those that are specifically excluded
- Sprinkler Leakage and Water Damage coverage
- Theft and Vandalism coverage included - a leading cause of claims at vacant buildings
- Actual Cash Value or Replacement Cost valuations, subject to favorable underwriting
- Flexible policy term options of 3-, 6-, or 12-months
- Up to 20% Personal Property covered
- Wind and Hail included
- Debris Removal coverage
- Limited coverage for Fungus
- Mortgage Holder provision
- Low minimum premiums
- Agency or direct billing available

### **Covers All Perils**

except those that are specifically excluded

### **Sprinkler Leakage and Water Damage**

not always a standard coverage

### **Theft and Vandalism Coverage Included**

a leading cause of claims at vacant buildings

### **Flexible Policy Term Options**

3-, 6-, or 12-months

## DESIGNED FOR:

- Single and Multi-Family Dwellings
- Commercial Properties
- Mixed-Use Buildings

## AVAILABILITY:

- Commercial, residential and mixed-use buildings
- Buildings up to 50,000 square feet
- Residential buildings with 10 units or less
- Buildings with up to 30% occupancy
- Monoline Property or Property and Commercial General Liability package
- Nationwide except in DE, FL, HI, KY and Suffolk County, NY
- Up to \$5M Property TIV limits
- Multiple CGL limit options ranging from \$100K/\$100K up to \$1M/\$2M



### YOU MIGHT ALSO BE INTERESTED IN

- Builder's Risk
- Coastal Builder's Risk
- Real Estate Umbrella
- City Insurance Program

For more information, visit [www.distinguished.com](http://www.distinguished.com).  
Questions? Contact your [Sales Executive](#).