

## VACANT DWELLING — PERSONAL LINES

- ⦿ Available in CT, GA, IL, IN, MI, MN, NY, OH, PA, SC and VA\*
- ⦿ Risks with up to \$1 million in property values\*
- ⦿ Vacant dwellings including vacant dwellings undergoing renovations up to \$250,000 in cost (non-structural renovations only)\*
  - ▶ Package policies available on Basic Form DP-1 or Special Form DP-3
  - ▶ Plumbing systems comprised of copper, cast iron, galvanized, PEX or PVC\*
  - ▶ Electrical systems are on circuit breakers with 100 amp service\*
  - ▶ Flat roofs up to 15 years old available on both DP-1 and DP-3\*
  - ▶ Asphalt shingle roof up to 25 years old is eligible\*\*
  - ▶ Eligible insureds include individual, trust, estate, family, limited partnership and LLC
  - ▶ Up to 10 locations per insured\*
- ⦿ Dwellings located in coastal areas are eligible (wind and hail exclusion applies)

\*Quotes may be available for our Commercial product if ineligible or not available for Personal Lines

\*\*In New York, asphalt shingle roof up to 20 years old is eligible; may be available for our Commercial product if ineligible or not available for Personal Lines



### PRODUCT ADVANTAGES

- ▶ No restriction on the length of vacancy
- ▶ Policy terms of 3, 6, 9 and 12 months are available
- ▶ Short-term policies can be extended by endorsement
- ▶ No liability deductible
- ▶ Direct Bill available for admitted annual policies
- ▶ Personal property coverage available
- ▶ Additional insureds can be added free of charge
- ▶ Inspections ordered paid for and managed by USLI
- ▶ Efficient online and phone quoting capabilities
- ▶ A.M. Best rated A++ carrier

### AVAILABLE LIMITS

- ▶ DP-1 Basic Form minimum Coverage A of \$75,000\*
- ▶ DP-3 Special Form minimum Coverage A of \$100,000\*
- ▶ Maximum total insured value (TIV) of \$1 million\*
- ▶ Personal liability up to \$1 million occurrence including \$5,000 for medical payments
- ▶ Excess personal liability up to \$5 million



## DEDUCTIBLES

- ▶ Personal liability deductible is \$0
- ▶ Property deductible starts at \$1,000 with higher deductibles available

## 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](http://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
- ▶ Purchased out of foreclosure in last 6 months
- ▶ Owned by a corporation\*
- ▶ Risks with Coverage A limits under \$75,000\*
- ▶ Tenants have been evicted from the premises within the past 60 days or are in the process of being evicted
- ▶ Plans for demolition during or after our policy term

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

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**CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.**

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

