



Premises Liability for Property Under Construction

US Assure's premises liability insurance product offers protection for owners from exposures arising out of vacant property ownership during construction, including the cost of events like slip and fall injuries. It provides needed coverage to property owners undergoing new construction or remodeling at an unoccupied property, or on land where there is no existing property coverage already in place. Should a visitor to the property sustain injury due to owner negligence and file a lawsuit, premises liability insurance will pay direct damage for medical aid to the injured party and defend the insured.

Premises liability insurance is a separate, complementary policy to US Assure's builders risk coverage insured by Zurich, and it does not take the place of the contractor's commercial general liability policy.

Highlights

- Quote and issue online in minutes
- Insured by an "A" rated carrier and admitted basis in most states
- Policy must be in the name of the legal property owner
- Insure one or multiple residential properties per policy when located in the same state; commercial properties are restricted to one location per policy
- 3, 6 and 12-month policy terms available with limits up to \$1M per location
- Minimum premium starting at \$100
- Premium installment payments available
- Direct bill, with optional credit card or electronic check payment method
- A separate builders risk policy can also be secured for the owner

Eligible Clients

- Residential and commercial property owners with new construction or remodeling projects

Ineligible Risks

- Occupied properties — property must be vacant
- Residential land in excess of 5 acres; commercial land in excess of 10 acres
- Properties with more than four units on premises
- Coverage is excluded for swimming pools, ponds, lakes, trampolines and swing sets in some states
- Fuel tanks or property that formerly contained underground fuel tanks
- Pollution exposures of any kind
- Property with any business or farming conducted on premises

Get instant access today.

You'll receive customer service from an insightful team with the expertise to deliver solutions that meet your clients' needs. Most importantly, partnering with us means gaining an extension of your team that is experienced, committed and focused on your success.

Quote and issue builders risk and other property insurance programs when you register online in minutes at usassure.com. Our dedicated, responsive team of specialists is also available at **(800) 800 - 3907**.