



Vacant Structures

The vacant property product provides an online solution for residential and commercial property. Easy to find exposures like vacant and rental properties can often be hard to insure, especially when occupancy fluctuates. Through US Assure, securing protection for these variations in property exposure is fast and easy.

Product Highlights

- Financial strength and stability of a respected "A" rated carrier
- Rate, quote, and issue policies online at **usassure.com**
- Standard 12 month policy term, with short-term policies available in many states
- One policy for multiple residential properties when located in the same state and requiring the same occupancy coverage need
- Policies can easily be converted if the occupancy of the property changes
- Premium installment payments available
- Direct bill to customers, with optional credit card payment method
- Available nationwide, with exception to AK and HI

Coverage Highlights and Limits

- Property coverage limits of up to \$5 million; general Liability coverage limits up to \$1 million
- Wind coverage available in all coastal states with exception to FL
- Basic Form including vandalism; special Form including theft and excluding theft
- Optional rental coverages include loss of rents, theft, back-up of sewer and drains, and tenant relocation and additional living expenses
- Wind coverage available in some coastal areas

Eligibility

- Residential and commercial vacant structures
- All protection classes eligible, when a fire station is located within five miles
- Structures undergoing repairs, remodeling, or renovations at 15 percent or less than the total completed value or purchase price
- Mobile homes anchored or on a permanent foundation
- Individual condominiums or townhouse units
- No more than two losses in the past three years

Partner with us.

Partnering with US Assure means you will receive customer service from a team that fully understands the insurance industry. It means trusting a team with expertise and insight that is always thinking ahead to deliver solutions that meet your clients' needs. Most importantly, it means gaining an extension of your team that is experienced, committed and focused on your success.

Receive instant access to our portfolio of builders risk and property insurance programs through our simple online registration process at **usassure.com**. Our dedicated, responsive team of specialists is also available at (800) 800 - 3907.