

Vacant Land Product

Introducing a product specifically designed for Land that is completely vacant, not leased to others and with no development or construction activities occurring during our policy term.

PRODUCT FEATURES:

- ▶ No Liability Deductible
- ▶ General Liability Limits (up to) \$1,000,000 Per Occurrence
- ▶ General Aggregate Limit (up to) \$2,000,000
- ▶ Expanded definition of Bodily Injury to include Mental Anguish and Emotional Distress
- ▶ Low minimum premiums

COVERAGES AVAILABLE:

- ▶ Up to 1,000 acres per location
- ▶ Lakes and ponds up to 25 acres in size
- ▶ Vacant Land that does not have:
 - Any structures
 - Any commercial use (by applicant or other)
 - Plans for development or construction during our policy term

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Commercial Umbrella Limits available (up to) \$5,000,000
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation

