

## VACANT BUILDING AND VACANT LAND

### Vacant Building

When property becomes vacant, the owners often wrongly assume their existing insurance policy will provide coverage during the period of vacancy. Since this is not usually the case, specific vacant building coverage is important for business owners to consider. The Westchester Binding Vacant Building product offers broad package or monoline Property/General Liability coverage including the ability to consider Special Cause of Loss for vacant and certain partially vacant commercial and residential properties, condo units, or rental space; with or without renovation work.

#### Key Coverage Features and Limits Available

##### Vacant Building

- Up to \$5,000,000 in total Property values
- Up to \$1,000,000/\$3,000,000 in General Liability limits
- Ability to consider Special Form and Replacement Cost coverage
- No length-of-vacancy restrictions
- Ability to consider locations undergoing renovation
- Policy terms of 3, 6 or 9 months also available

### Restricted Exposures

##### Vacant Building

- Swimming pools on premises
- Existing damage to the building
- Scheduled or planned demolition

### Vacant Land

The Westchester Binding Vacant Land product offers broad General Liability coverage for vacant land exposures with up to 1,000 acres per location. Whether a vacant city lot or a larger plot of vacant land in the country, it is important for land owners to secure adequate coverage in the event that a bodily injury could occur on their property.

For ease of use, we offer an agent-friendly platform that allows you to access a simple but comprehensive online underwriting platform for a quick and easy quote, bind and issue process. After all, creating a better experience for our brokers and the small businesses they insure are the fundamentals behind Westchester Binding.

#### Key Coverage Features and Limits Available

##### Vacant Land

- Up to \$1,000,000/\$3,000,000 in General Liability limits
- No length-of-vacancy restrictions
- Policy terms of 3, 6 or 9 months also available
- Ability to consider an exposure of 2 lakes/ponds on premises

### Restricted Exposures

##### Vacant Land

- Structures on premises
- Construction or other activities to take place on premises

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