SOUTHERN SPECIALTY UNDERWRITERS, LLC.
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Vacant Building Product

We offer a comprehensive Vacant Building Product for all of the following: vacant buildings with or with out renovations, vacant tenant spaces, vacant condominiums and business personal property in a vacant building.

The HIT ZONE – Our highest hit ratio

- Buildings that are completely constructed
- Vacant building with or without renovations
- Vacant tenant space
- Vacant condominiums
- Business personal property in a vacant building
- Buildings on a plot of land up to 500 acres
- No losses or claims incurred in the past three years

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- Buildings on a plot of land up to 500 acres
- Buildings that are not totally vacant (see our Partially Vacant product)
- Buildings undergoing interior renovations up to 50% of the existing bldg value not to exceed $250,000 by insured contractors (higher limits are available under our OTP product)
- Vacant Condo Units undergoing renovations up to $50,000
- No more than two losses or claims (excluding closed without payment) incurred in the past three (3) years

PRODUCT ADVANTAGES

- Business Personal Property coverage available for most risks
- No restrictions on the length of vacancy
- Ability to consider locations having renovations being done
- Options for 3, 6, 9, & 12 month policy terms
- Can extend short term policies by endorsement up to a maximum of 12 consecutive months
- Special Form available for risks less than 25 years old
- Replacement Cost available for risks less than 25 years old
- Loss of Income coverage available for up to 6 months
- Inspection costs paid by the USLI
- A.M. Best rated A++ carrier

Vacant Building Product

Ineligible Risks

Both Property and General Liability:

- Building which are currently damaged (Fire or otherwise)
- Buildings not locked and fully secured from unauthorized entry
- Any prior, existing or pending bankruptcy within the last 5 years
- Risks in Alaska, West Virginia or Louisiana
- Buildings just being built or structural renovations.

Property:

- Applicant's who have evicted a tenant from the property within the past 60 days or are in the process of evicting a tenant
- Mobile homes
- Plans for demolition during or after our policy term
- More than 2 Property claims during the past 3 years
- Risks located in Hawaii

General Liability:

- Locations with a swimming pool
- Buildings located on a farm
- Risks with plans for demolition during our policy term
- More than 2 Liability claims during the past 3 years
- Risks located in Hawaii

Available Limits

- Coastal Zones – Maximum property values up to $500,000 per location. Risks having property values up to $250,000 for only non-structures (i.e. business personal property and business income) are available with wind in select counties without direct coastal exposure. Wind exclusion applies on all other coastal business.
- Liability limits up to $1,000,000/$2,000,000
- Vacant Condo Units up to $500,000 (including a maximum amount of $50,000 in renovations)
- Business Personal Property up to $250,000

	PC 1-8		PC 9-10
Construction	Sprinklered	Non sprinklered	Sprinklered and Non Sprinklered
Frame	$3,000,000	$2,000,000	$500,000
Joisted Masonry	$3,000,000	$3,000,000	$750,000
Non-Combustible	$3,000,000	$3,000,000	$750,000
Masonry Non-Combustible	$3,000,000	$3,000,000	$1,000,000
Mod. Fire Resistive	$3,000,000	$3,000,000	$1,000,000
Fire Resistive	$3,000,000	$3,000,000	$1,000,000