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Vacant Building Product

Claim Examples

- **Property:** Vandals broke into a house, which was recently vacated. There was $15,000 in building damage.
- **Property:** The building owner has just signed a lease with his new tenant to rent his building for a year. Two days before the tenant moves in, there was a lightning strike damaging the HVAC system. It took 4 weeks to repair the damage and the tenant could not move in until all repairs were made. The owner suffered a property loss to the building of $4,000 and loss of rental income of $1,200.
- **Property:** Vagrants broke into the insured's vacant building during an ice storm. They started a fire to keep warm. The fire soon became hostile and resulted in a $300,000 loss. The insured was indemnified under the policy for this loss.
- **Property:** Wind tore off sections of our insured's vacant building. Water damage resulted causing $138,000 in property damage. The insured was paid under the policy for the damage sustained by the building.
- **Property:** Extensive vandalism was caused by a break-in at the insured's premises with evidence of forced entry. Most of the damage was to the walls and occurred during the theft of copper piping. The damage resulted in a loss of $116,000. The policy indemnified the insured for his claim.
- **General Liability:** A child tripped and fell while walking on the cracked sidewalk in front of the insured's property. The child sustained a broken ankle and $4,500 in medical expenses.
- **General Liability:** A trip and fall loss occurred on a cracked sidewalk in front of the insured's premises. The man sustained injuries to his knee and elbow which required surgery. This resulted in medical costs of $185,000. A claim was presented and the claim was settled for pain and suffering including medical expenses.
- **General Liability:** A vacant building owner kept a German Shepherd on his premises for security reasons during construction. The dog escaped from the yard and bit a nine year old boy who was riding his bicycle past the property. The boy had lacerations to his face which required medical treatment. The boy sustained damages of $103,000 and his parents filed a lawsuit against the insured. The policy responded to the claim and the suit was settled. An additional $7,000 was paid in defense expenses.
- **General Liability:** A piece of metal roofing material fell from our insured's vacant building and injured a person walking below. The claimant sustained serious back and neck injuries and was unable to work. He hired an attorney who filed suit against the policyholder. The loss was $300,000 for medical expenses and lost wages and an additional $40,000 in expenses. The claim was settled prior to trial and $40,000 was paid in defense expense.
- **Equipment Breakdown:** A cast iron boiler experienced a low water condition and was destroyed causing $12,760 in property damage.

This document does not amend, extend or alter the coverage afforded by the Policy. For a complete understanding of any insurance you purchase, you must first read your Policy, Declaration Page and any Endorsements and discuss them with your Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.