SOUTHERN SPECIALTY UNDERWRITERS, LLC.
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Vacant Building Product

IS YOUR RISK MOVING FROM A PERSONAL LINES FORM TO A USLI COMMERCIAL FORM DUE TO A VACANCY? HERE'S WHAT YOU NEED TO KNOW!

So what's the difference if we offer terms on a commercial form?

Similar to most personal lines forms, the valuation basis is actual cash value or replacement cost and the cause of loss is special or basic.

USLI can provide a solution for the following scenarios among others:

- 1-4 family dwellings that are vacant and up for sale or tenant-occupied
- 1-4 family dwellings that are vacant and undergoing renovations
- Vacant condo units
- Vacant estates

Obtaining Coverage is EASY!

Everything needed for a quote is likely already in your file! Give us a call, or send us any application or current policy. To get a quote, we only need:

- Named insured and location address
- Construction type, year built and protection class
- Square footage
- Limits requested

Our commercial form can offer the following:

- Limits greater than 10 percent of the building value for other structures such as a detached garage
- Coverage for rental income
- Up to $250,000 in contents coverage
- Independent contractors coverage available for general liability
- General Liability coverage considered if the insured is doing the renovations
- Renovations can last more than one year
- Coverage for a risk which has been vacant for more than 12 months
- No limit on the number of locations that can be written on one policy (provided they are in the same state)
- Unlike some Fair Plans, we can offer liability coverage at up to a $1 million/$2 million limit
- Vandalism is included within basic and special forms
- Coverage available in all protection classes
- We will cancel pro rata if there is no longer an insurable interest
- Flexible policy terms of 3, 6, 9 and 12 months with no minimum earned premium in certain states

We also have the ability to write excess coverage up to a $5 million limit.

Contact your underwriter today for a quote, or start quoting now at usli.com.

Property coverage is not available in California if the intended use of the building is a 1-4 family dwelling in the name of an individual or husband and wife. Property coverage is not available in Florida if there is a residential component such as a co-op, condo, dwelling or apartment whether occupied or not.