SOUTHERN SPECIALTY UNDERWRITERS, LLC.
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Vacant Building Product

Why you need to purchase a Vacant Building policy

- Local children enter your building and fall through the floor
- A fire begins in your vacant building and spreads to surrounding properties
- While having renovations completed on the property, construction materials fall on a passerby
- Your current policy is being canceled due to the building being vacant

The following are important features; make sure you have them all:

Coverage Features	Our Group	Competitors' Policy
No restriction on the length of vacancy	✓	?
Minimum earned premium is only 25% even on 3, 6, and 9 month policy terms	✓	?
Ability to provide short term policies that can be extended by endorsement	✓	?
Can handle construction projects up to a total of $250,000 Projects over $250,000 can be handled by other products- Contact your Underwriter for details	✓	?
Special Form and Replacement Cost available on structures that are 25 years old or newer	✓	?
Business Personal Property coverage available	✓	?
No liability deductible	✓	?
Vandalism is included with property coverage	✓	?

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.