

## VACANT LAND PRODUCT

- Ⓞ City lots to large rural parcels
- Ⓞ Land with lakes and ponds
- Ⓞ A property that will be developed after our policy term
- Ⓞ A small structure used for maintenance on the property



### PRODUCT ADVANTAGES

- ▶ Risks with up to 1,000 acres per location
- ▶ Lakes or ponds up to 25 acres
- ▶ Land which will be developed after our term is eligible
- ▶ Policy terms of 3, 6, 9 and 12 months are available
- ▶ Small structures used for the maintenance of the land are allowed
- ▶ Extensive experience writing this class of business as well as claim handling
- ▶ Inspection costs are paid by USLI
- ▶ Direct bill available for admitted annual policies with no fees or interest charges

### SUBJECT TO UNDERWRITING REVIEW

One loss or claim per coverage line incurred in the past three years

### AVAILABLE LIMITS

- ▶ General liability up to \$1,000,000 occurrence/\$2,000,000 aggregate
- ▶ Excess coverage is available up to \$5,000,000

### DEDUCTIBLES

No liability deductible or self-insured retention

### BUSINESS RESOURCE CENTER

Centralized access to business solution vendors for all policyholders is provided. These include:

- ▶ Human resources services
- ▶ Pre-employment and tenant screenings
- ▶ Identity theft protection
- ▶ Marketing resources

See [www.usli.com](http://www.usli.com) for a full list of available business solutions.



## **MOST COMMON INELIGIBLE RISK CHARACTERISTICS**

- ▶ Construction during our term
- ▶ Landfills, bridges, quarries, underground mines, strip mines, caves, wells or dams
- ▶ Structures on the premises (except for a shed or garage which is 500 square feet or less used for maintenance of the land and is locked and secured from unauthorized entry)
- ▶ Business, recreational or other activity will take place on the insured property
- ▶ Risks in AK, LA or WV

Note: Ineligible risk characteristics include, but are not limited to those listed above

**CONTACT YOUR UNDERWRITER FOR MORE INFORMATION AT 888-523-5545 OR VISIT USLI.COM.**

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 agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.

