

## 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 of 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 the claims handling
- ▶ No inspection fees
- ▶ Direct bill available for annual policies

### AVAILABLE LIMITS

- ▶ General liability up to \$5,000,000 occurrence/\$5,000,000 aggregate

### DEDUCTIBLES

No liability deductible or self-insured retention

### MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- ▶ Risks located in New Brunswick, Northwest Territories, Nunavut and Quebec
- ▶ 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

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.CA.**

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 provincial/territory laws.