## **Vacant Property Program**



## Why should you use Aces Insurance for your Vacant Properties?

- Servicing a real market "need"
- Competitively priced
- Exceptional commissions
- Instant coverage options & price indications
- Immediate binding and policy issuance
- Intuitive process-Simple to use
- Automated processing minimizes human error hence reduction in E&O exposure

## Coverage

- Monoline Property, Package (Property and Liability), Contents, and Multiple Locations including schedules available
- Residential forms ISO DP1 & DP3
- Commercial forms ISO Basic and Special ACV & RCV
- Building values up to \$3,000,000
- Residential Premises Liability Limits: up to \$1,000,000
- Residential Premises Liability includes "Partnerships, Joint Ventures, Limited Liability Companies & Trusts"
- Residential Liability coverage includes Swimming Pool Liability.
- Commercial Premises Liability Limits: up to \$1,000,000/\$2,000,000
- Renovations: 50% of building value up to \$400,000.
- Low minimum premiums
- 3,6,9 or 12 month policies
- Deductibles from \$500
- Theft available in conjunction with V&MM on DP3 / Special

## Eligibility

- Buildings secured against unauthorized entry
- No buildings condemned or scheduled for demolition
- No coverage for buildings in distressed areas
- No coverage for buildings with existing damage
- All subject satisfactory photos or an inspection for risks exceeding \$500,000

Written on Lloyd's Paper, Lloyd's currently has an A rating from A.M. Best.