

# Vacant Properties

**BROKERAGE****BINDING****PROGRAMS**

## Support Diverse Vacant Property Needs with Top-Rated Carriers

Breckenridge Insurance has significant access and underwriting authority with several top-rated carriers to quickly quote competitive vacant property risks. We're here to be of help to protect diverse properties at a time that we may see an uptick in these types of needs. For property landlords, it's important to adjust any current policies if tenants are communicating more permanent lease changes to avoid greater claims exposure. We can offer you a variety of coverage options and terms to best support diverse vacant needs.

## Target Classes

- Eligible Operations: Vacant Land or Buildings
  - Vacant buildings
  - Buildings under renovation
  - Ground-up builder's risks (including work started prior to inception)
  - Vacant land
  - Real estate development land
- Warehouses
- Light industrial
- Mill buildings
- Strip malls
- Retail outlets
- Office buildings
- Apartment buildings
- Restaurants/nightclubs
- Spec houses
- Vacant home schedules
- Mill buildings
- And many more...!

## Submission Requirements

- ACORD application
- Supplemental questionnaire on specialty accounts
- Copies of the final general liability and auto quotes
- Loss summary – three years plus current, minimum
- Target and expiring pricing for excess layer needing quote

## Highlights

- Low minimum premiums
- Liability coverages for owners, GC's or developers of buildings
- Property and Liability coverage
- Access to markets with significant coastal capacity
- Flexibility in term lengths
- Can entertain risks in all protection classes (PC1-10)
- REO/property schedules for lending institutions or investors
- Flat/no co/agreed options available

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