

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
- ▶ Ability to consider 3-, 6-, 9- and 12-month policy terms
- ▶ Small structures used for the maintenance of the land are allowed
- ▶ Extensive experience writing this class of business as well as the claims handling
- ▶ Inspection costs are paid by USLI
- ▶ Direct Bill available for admitted annual policies

SUBJECT TO UNDERWRITING REVIEW

One loss or claim incurred in the past three years

AVAILABLE LIMITS

- ▶ General liability up to \$1 million occurrence/\$3 million aggregate
- ▶ Excess coverage is available up to \$5 million

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.bizresourcecenter.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 that 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.

