



# Vacant Buildings

Your home or building needs solid insurance while vacant. A standard property policy restricts or excludes coverage for vacant buildings. That's why you need a specialty policy.

With SECURA, you're covered by liability and property insurance. You'll find our people truly care and enjoy helping you.

## Appetite includes

- SECURA is a market for recently vacant residential, commercial, or mixed residential/commercial buildings that are 100% vacant, in good condition, and in which the owner has plans to sell or rent immediately.
- Examples:
  - A Personal Lines policyholder has sold their home but needs coverage until closing
  - An elderly policyholder recently moved to an assisted living facility and needs coverage until their family can sell the home
  - A small office building owner lost their only tenant and needs coverage until they can find a new one

## Coverage features

- Property Coverage available up to \$3 million
- Tailor-made policy terms to fit your needs (*maximum policy term is 6 months*)
- Vacancy Permit – this key coverage form gives back the coverage taken away in the standard vacancy provision
- General Liability
- Property coverage for your building and contents
- Replacement cost option available

## SECURA benefits

- A.M. Best gives us an A rating, meaning you're insured by a company that is financially strong
- We are an admitted carrier company, unlike others, who are in the E&S market. This is another way to show that we're a solid, dependable company

## Value-added services

### Outstanding claims service

- When we're notified of a loss, we call you back within 24 hours, follow up regularly, and work with you until your claim is resolved

### Risk management

- We offer risk management solutions that help improve safety in the workplace
- For free safety talks, programs, and other resources, visit [secura.net](https://www.secura.net)

*Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.*

Protection designed for you.

