



Insurance Services, Inc.

ABRAM INTERSTATE INSURANCE SERVICES, INC.

2211 Plaza Drive, Suite 100

Rocklin, CA 95765

Phone: 800 955 4465 Fax: 9167807181

Vacant Land Product

Introducing a product specifically designed for Land that is completely vacant, not leased to others and with no development or construction activities occurring during our policy term.

PRODUCT FEATURES:

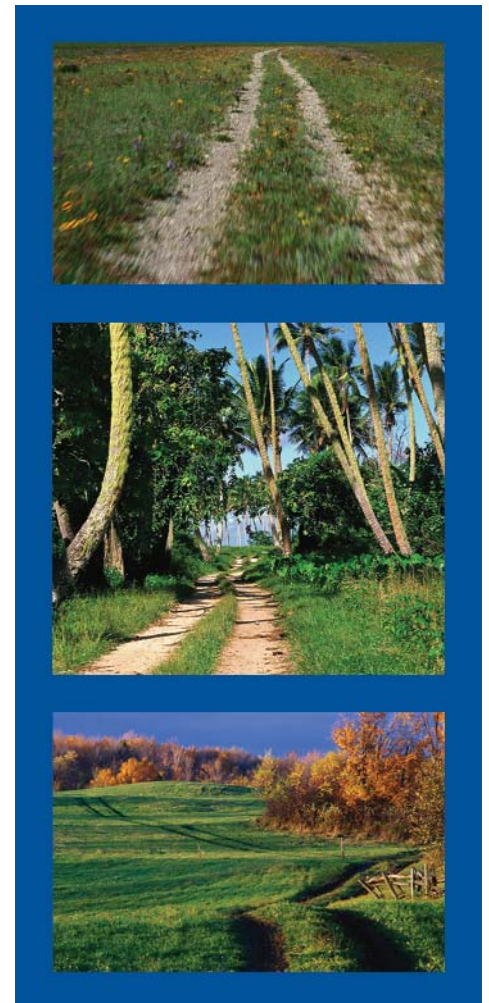
- ▶ No Liability Deductible
- ▶ General Liability Limits (up to) \$1,000,000 Per Occurrence
- ▶ General Aggregate Limit (up to) \$2,000,000
- ▶ Expanded definition of Bodily Injury to include Mental Anguish and Emotional Distress
- ▶ No Liability Deductible
- ▶ Low minimum premiums

COVERAGES AVAILABLE:

- ▶ Up to 1,000 acres per locations
- ▶ Up to 25 acres of lakes or ponds per locations
- ▶ Vacant Land that does not have:
 - Any structures
 - Any commercial use (by applicant or other)
 - Plans for development or construction during our policy term

ADDITIONAL ADVANTAGES:

- ▶ A.M. Best rated A++ carrier
- ▶ Commercial Umbrella Limits available (up to) \$5,000,000
- ▶ Quick quote turnaround
- ▶ Quick binder confirmation



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 Broker. A specimen policy is available from an Agent of the Company. Your actual Policy Conditions may be amended by Endorsement or affected by State Laws.

VL-NR (7/06)



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Vacant Land – Commercial Liability

This product targets applicants that own parcels of land or lots that are completely vacant, not leased to others for business purposes and where no construction activity will occur during the proposed policy term.



The HIT ZONE – *Our highest hit ratio*

- 🎯 Land up to 500 acres per location
- 🎯 Land without lakes or ponds
- 🎯 Land with no construction activity planned to occur during the proposed policy term
- 🎯 Land with no business or recreational activity of any kind occurring during the proposed policy term
- 🎯 Land with no exposure to landfills, quarries, underground mines, caves wells or dams
- 🎯 No claims or losses (excluding closed without payment) incurred in the past three years

ELIGIBLE RISKS – Includes all of the above characteristics except where amended below

- ▶ No more than 1 loss or claim (excluding closed without payment) incurred in the past three years

PRODUCT ADVANTAGES

- ▶ No Liability Deductible
- ▶ Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress
- ▶ Ability to consider land that will be developed as long as development does not begin during our policy term
- ▶ A.M. Best rated A++ carrier

Vacant Land – Commercial Liability

INELIGIBLE RISKS

- ▶ Land leased to others
- ▶ Land with lakes or ponds in excess of 25 acres at any one location
- ▶ Land with construction activity planned to occur during the proposed policy term
- ▶ Land with business or recreational activity of any kind occurring during the proposed policy term
- ▶ Land with exposure to landfills, quarries, underground mines, caves wells, dams or structures
- ▶ Land used for farming operations
- ▶ Risks with prior, existing or pending bankruptcy in the past 5 years

AVAILABLE LIMITS

- ▶ \$1,000,000 Occurrence/\$2,000,000 Aggregate
- ▶ \$5,000,000 additional capacity available for Excess General Liability or Umbrella Coverage

SUBMISSION REQUIREMENTS

- ▶ Completed Acord Application or our Vacant Land Application signed by the insured within 21 days of inception or
- ▶ Completed system produced application signed by insured within 21 days of inception or
- ▶ Completed application from another company as long as all underwriting information requested has been obtained. Application must be signed within 21 days of binding
- ▶ Representation of incurred loss history for the past three (3) years