

# Vacant Land & Vacant Property

Coverage designed with your clients in mind!



## An Appetite to Get Business Bound

We are a contracted wholesale general agent who has the underwriting experience and authority to bind your business with a quality Surplus Lines insurer. We have access to a market that has a broad underwriting appetite giving us the ability to provide the coverage your clients need.

## 'Vacant' Doesn't Mean there isn't an Exposure to Loss

Exposure to loss exists whether the land or property is occupied or not! So, we offer you the ability to satisfy your client's needs by accessing a market that offers comprehensive coverage for both vacant land and vacant property risks.

Vacant Land includes land with no development, no existing buildings, no events held on the property, and no operations being conducted, contemplated or completed on the land. Typically vacant land is held as an investment property and is 'vacant', however, sometimes the land is leased to others for recreational purposes, including, camping and cross-country skiing. Consider also, those risks for which the vacant land is leased for parking. Then, of course there is the risk represented by a vacant property, which includes vacant and unoccupied buildings. Either way, your clients need comprehensive coverage – for both General Liability and Property.

## Consider the Benefit of these Product Features

- Broad Eligibility
- Competitive Pricing
- Coverage available include:
  - Products & Completed Operations
  - Premises Rented to You
  - Personal & Advertising Injury
  - Medical Payments
  - Personal Property
- Rates are based on Each Acre (Vacant Land) or Monthly Rates (Vacant Property)

*Get the protection your clients need today!*

## We Offer You a Competitive Advantage

- Quality Products
- Exceptional Service Standards
- Fast and Fair Claims Handling
- Proven Market Stability
- Solid Reputation
- Strong Underwriting Experience
- Excellent Financial Strength
- Broad Eligibility
- Flexible Coverage Options

## Our Markets

Coverage will be placed with a US based Surplus Lines Insurer that is rated A+ XV by AM Best. Contact us today to see how we can be a solution to your needs. We want to help you write more business, and we have the underwriting experience, quality products and exceptional service standards to make it happen.

## PACIFIC INTERNATIONAL UNDERWRITERS

General Agents—Surplus Lines Brokers  
Lloyd's, London Correspondents

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