

Compare a Vacant policy to a standard dwelling policy.

Our Vacant program is based on a standard dwelling policy, but we refocus the coverage on just what is needed for a vacant property. That keeps the cost down.

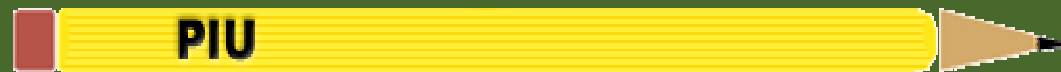
| | Policy Feature | What You Should Know |
|--------------------------|--------------------|--|
| Policy | Protection | Policy covers the standard DP-1 named perils, such as fire, smoke, windstorm, hail, and explosion. |
| | Settlement | All claims settled for Actual Cash Value. |
| | Term options | <ul style="list-style-type: none"> • 3- and 6-month terms automatically renew • 12-month policy available in most states |
| Dwelling | Wide eligibility | <ul style="list-style-type: none"> • No age restriction • Fair or better condition, showing proper maintenance • Up to four-family • Vacant for less than 12 months • Vacant manufactured homes accepted • Renovations in process are accepted without surcharge |
| Included Coverage | Other structures | We cover a shed, detached garage or fence. |
| | Reasonable repairs | We reimburse reasonable expenses for repairs made to prevent additional damage, like covering a roof after a storm. |
| Optional Coverage | Premises liability | Add coverage for an accident happening on the insured property that causes injury or property damage to a third party. |
| | Vandalism | Add coverage for acts of malicious intent. |

All coverages protect up to the stated policy limit. For descriptions of the available coverages, talk to your agent or go to www.amig.co availability and coverages may vary by state.

When do you need a Vacant policy?

- You've moved for a new job but your house is unsold.
- A property is undergoing renovations.
- You rent out the house, but are between tenants.
- As an executor, you are selling a house to close an estate.

Pro-rated cancellation. If your house sells, or someone moves in, you can cancel the policy and get a refund for the balance of the policy term. Of course we hope you'll start a new dwelling policy with us.



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