

Strong Protection for Unique Markets



# Vacant Property

Target Markets include commercial vacant buildings such as manufacturing buildings, office buildings, industrial parks, shopping centers, mixed occupancy properties and habitational properties.

## Program Highlights from Capitol...

- Now available on an admitted basis in Capitol Indemnity for preferred risks
- Coverages available include General Liability and Property (monoline or package)
- Full commission and inclusion in profit sharing plan

### Admitted Highlights:

- ◇ Can be vacant up to 4 years
  - ◇ Total insured value up to \$2,000,000 per location
  - ◇ Age of Building - Less than 25 years old
  - ◇ Available in all states except CA, FL, LA, NC, TX and VT
  - ◇ Options up to 12 months for the policy term
  - ◇ Premium is not fully earned
  - ◇ Protection classes 1-7
- Capitol continues to write vacant properties on a non-admitted basis in Capitol Specialty

### Non-Admitted Highlights:

- ◇ Will consider vacant over 2 years
- ◇ Age of Building - No age limitation
- ◇ Options of 3, 6, 9 and 12 month policies.
- ◇ Protection classes 1-10
- ◇ Premium is fully earned for most policies



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