

Vacant Home  
Insurance  
Coverage

Provided By

***“Sample  
Company”***



### **Winterization:**

Each location must be winterized thirty days prior to normal expectation of freezing temperatures.

Winterization means the protection of all plumbing, heating and air conditioning systems, swimming pools, spas, etc to prevent damage from freezing temperatures.

Each location must be monitored on a regular basis to provide ongoing supervision of the location.

### **Deductibles:**

\$500 per occurrence per location except flood and earthquake

\$1,000 per occurrence per location for flood

5% of the sum of the replacement cost of all property, to a minimum of \$10,000 for earthquake

Protect your vacant home through coverage for direct physical loss through flood, earthquake (excluding California), vandalism, wind or hail, fire or lightning.

Coverage is extended to dwellings, townhomes, co-op and condominiums for 1 to 4 families.

✓ The coverage is on a declared replacement cost basis to a maximum of \$1M per location and includes all permanently installed fixtures and attached structures. The coverage is extended to include:

✓ Outdoor trees, shrubs or plants damaged as a result of fire, lightning or explosion, up to 5% of the dwelling value to a max of \$500 any one item,

✓ Other structures at premises (garage, shed) to a max of 10% of the dwelling value,

✓ Personal property to include emergency items used for a short stay (bed, table etc) up to a maximum of 10% of the dwelling value,

- ✓ Additional expenses up to 1 ½% of the stated scheduled value monthly to cover additional carrying costs sustained during the period of recovery for a maximum of 6 months and a maximum of \$10,000 per location,
- ✓ Water damage resulting from back-up of sewers and drains, plus continuous or repeated seepage or leakage of water from a plumbing, heating or air conditioning system or household appliance,
- ✓ \$1M general liability coverage for damages legally obligated to pay as a result of bodily or personal injury related to the maintenance of the insured property,
- ✓ \$5,000 medical expense related to bodily injury caused by accident related to maintenance of the insured property,
- ✓ \$50,000 fire legal liability.

## Limitations to Coverage:

- ✓ damage to gutters and downspouts as a result of the weight of ice and snow,
- ✓ Glass coverage for vandalism to a maximum of \$100 per pane to a maximum of \$500 per loss,
- ✓ war and military action,
- ✓ wear and tear,
- ✓ disappearance or forgery,
- ✓ any liability coverage arising out of the actual or other hazardous properties of nuclear energy or materials,
- ✓ any liability coverage arising out of the actual or other hazardous properties of lead.

The summary of coverage's offered and limitations to coverage are not meant to be all-inclusive. All coverage is subject to the limitations and exclusions included in the policy of coverage by UNIRISC.

**This coverage is provided by  
UNIRISC.**



**UNIRISC**