

Vacant Residential Underwriting Guidelines:

Coverage is subject to a satisfactory inspection completed within 30 days of binding. Fee included on quote.

Excluded Vacant Residential List:

- Not secured against unauthorized entry
- Applicant has been involved in bankruptcy, convicted of arson, or convicted of insurance fraud
- Property is condemned or scheduled for demolition
- Property located in a forest fire or brush fire area
- Hotels, motels, bed & breakfasts, or boarding homes
- Subject to structural renovations
- Any renovations being done - requires a [Builders Renovations Application](#)

Vacant Residential Eligibility based on underwriter's review:

- Vacant over 37 months
- Vacant 7-36 months, where not continuously insured
- Any claim over \$25,000
- More than three claims in last three years
- Property subject to foreclosure or tax lien
- Has more than 2 mortgages, or other encumbrances