



## **WHETHER YOUR PREMISES IS HALF EMPTY OR HALF FULL, Our VACANT BUILDING product has been revised and enhanced to help you fill more binder orders!**

**Our appetite and coverage options (subject to underwriting guidelines) now include:**

- **Condemned Buildings**
- **Demolition Exposures**
- **Foreclosures**
- **Monoline Property or Monoline Liability**
- **Partially Occupied Buildings with Occupancy Rates as high as 49%**
- **Remodeling and Renovation Guidelines Updated**
- **Replacement Cost**
- **Simplified Rate Tables on an Annual Basis**
- **Special Cause of Loss**
- **Swimming Pools**

**Increased commission structures remain in place in most states as we continue to work hard to provide you with the products you need to come out on top of the competition.**

**Contract**