# DECOTIS
### SPECIALTY INSURANCE

# VACANT & BUILDERS RISK SOLUTIONS

Finding proper coverage for unoccupied homes and construction projects can be challenging. When you partner with DeCotis, you'll get the personalized support and guidance you need, every step of the way. We have a range of solutions for your clients' vacant land, builders risk, and other vacancy-related risks.

## DID YOU KNOW?

You can now conveniently quote and bind your Vacant, Builders Risk, or Vacant Land policies online with AUGold, one of the leading markets for Residential and Commercial Vacant Property and Builders Risk coverage.

## VACANT PROPERTY PACKAGE OPTIONS

- Basic and Special Form Coverage
- Property and/or Liability Coverage
- Property limits up to $3Mil TIV
- Liability: $1Mil/ $2Mil
- Multiple locations: for up to 6 per insured
- Cosmetic Renovations up to $400K
- Vandalism Coverage available
- Wind Deductible up to 2%

## VACANT LAND LIABILITY OPTIONS

- Minimum premium $450
- Liability limits up to $1Mil/ $2Mil
- Water Hazard—up to 1 acre permitted

## BUILDING RENOVATIONS: BASIC AND SPECIAL FORM COVERAGES

- Existing Structures limits from $75K to $2Mil
- Liability $1Mil/ $2Mil
- Structural Renovations up to $150% of building value
- Theft sublimit for building materials is available
- Coverage for projects that have already started
- Addition of 2nd story allowed

## COURSE OF CONSTRUCTION: BASIC AND SPECIAL FORM COVERAGES

- Can consider construction that has already started
- Coverage A Building limit is up to $2Mil
- Liability limits up to $1Mil/ $2Mil
- Policy Form: HO-3 and HO-8 for Residential, Basic & Special Form for Commercial Construction
- Theft sublimit for building materials
- Soft Cost, Property in Transit, and Offsite Coverage available
- 3-, 6-, 9- or 12-month policy term options
- Vandalism and Malicious Mischief Coverage

## QUOTE ONLINE

Quote online or submit application to your underwriter at quotes@decotis.com

Take advantage of our competitive markets and exceptional service. Talk to a DeCotis team member or visit decotis.com/applications to get started.