



## 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 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 \$4 million TIV
- Liability: \$1 million/ \$2 million
- Multiple locations: up to 6 per insured
- Cosmetic Renovations up to \$400,000
- Vandalism Coverage available
- Wind Deductible up to 2%

#### VACANT LAND LIABILITY OPTIONS

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

#### BUILDING RENOVATIONS: BASIC AND SPECIAL FORM COVERAGES

- Existing Structures limits from \$75,000 to \$4 million
- Liability \$1 million/ \$2 million
- Structural Renovations up to 200% of building value
- Theft sublimit for building materials is available
- Coverage for projects that have already started
- Addition of second story allowed

#### COURSE OF CONSTRUCTION: BASIC AND SPECIAL FORM COVERAGES

- Can consider construction that has already started
- Coverage A Building limit is up to \$4 million
- Liability limits up to \$1 million/ \$2 million
- Policy Form: Commercial Package, Basic, and Special Form Coverage
- 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

#### QUOTES AND SUBMISSIONS:

To obtain a quote, you can submit an [application](#) to [Quotes@Decotis.com](mailto:Quotes@Decotis.com) or scan the QR code to [quote online](#).

Contact your DeCotis underwriter: Jocelyn Dewey, [jdewey@decotis.com](mailto:jdewey@decotis.com), (401) 351-0066 x 102



**SCAN THE QR CODE  
TO QUOTE ONLINE**