

AU Vacant Property

What makes vacant properties so unique to protect?

Whether buying that dream home, selling a home, seeking a new tenant, or undergoing a renovation, vacant properties are at greater risk for theft, vandalism, fire, lightning, and water damage. Adding to this, when a home becomes vacant, a standard homeowner's policy may not provide adequate or any coverage to protect against these risks. This makes finding and placing coverage challenging.

AUGold is here to assist. The AUGold online platform offers customized coverage solutions for these hard-to-place risks and other products supported by longstanding underwriting expertise and experience. We also provide unique features such as flexible policy terms and coverage for buildings undergoing cosmetic renovations.

Work with a partner dedicated to this space and leverage the ability to expand your footprint with the AU Vacant Property product. AUGold is here to help you protect your clients throughout the transitional real estate lifecycle, with the AU Collection of products, which also includes Course of Construction, Builder's Risk and Dwelling Fire.

Type of Properties Insured

- Single-Family Homes
- Apartments
- Commercial Buildings Package
- Mixed-Use Buildings

Financial Strength

A" AM Best Rating Lloyd's Paper



Comprehensive Coverage

Package (Property & Liability) or
Mono-line Property; Theft & Vandalism
Coverage Available

Easy On-line Quoting Platform

Quote, Bind, Issue

AU Vacant Property Product Highlights

Residential & Commercial Highlights

- Vandalism and Malicious Mischief coverage available
- Additional Insureds coverage added at no cost
- Policy Term Options: 3, 6, & 12 months available
- Risks with more than 2 mortgages
- Earthquake coverage available per contract guidelines
- Sewer Backup sublimit available

Residential Highlights

- Coverage A: Up to \$3,000,000 on Residential
- Coverage B: Other Structures (20% of Coverage A)
- Coverage C: Personal Property (20% of Coverage A)
- Residential Personal Liability up to \$2,000,000
- Forms: Named Perils & Multi-Peril

Commercial Highlights

- Coverage A: Up to \$2,000,000 on Commercial
- Coverage B: Other Structures up to \$300,000
- Coverage C: Business Personal Property up to \$100,000
- Premises Liability: Up to \$2,000,000

**We're ready
to help with
your AU Builder's
Renovation
business.**

If you need additional resources,
please visit us at approvedcasualty.com