



GREEN SHIELD
— RISK SOLUTIONS —

Vacant Property

Our **Vacant Property** program provides broad protection for residential and commercial buildings between occupancies — whether held for sale, awaiting renovation, or transitioning between tenants. With building limits up to \$4 million and coverage for up to six locations, agents can efficiently protect even complex portfolios through a single, flexible program. Backed by decades of experience and responsive underwriting, Green Shield helps you navigate hard-to-place vacancies and give your clients the protection their assets deserve.

Target Classes

- ◆ Single-Family Homes
- ◆ Apartments — 4 units or fewer
- ◆ Condominiums
- ◆ Commercial Buildings
- ◆ Mixed-Use Buildings
- ◆ Up to 6 locations per insured
- ◆ Up to \$4,000,000 TIV

Coverage Features

- ◆ Building Limit: Up to \$4M (\$750K for PC 9/10); Condo \$500K
- ◆ Other Structures (Cov B): 20% of Coverage A
- ◆ Contents / BPP (Cov C): 20% of Coverage A
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- ◆ Vandalism coverage available
- ◆ Theft of building materials: \$10K sublimit
- ◆ Cosmetic renovations: up to 50% of building value or \$400K
- ◆ Policy Form: DP-1/DP-3 (residential ≤35 yrs; commercial ≤30 yrs)

Program Highlights

- ◆ Nationwide program with A-rated security
- ◆ Fast turnaround — simplified submission process
- ◆ Building must be secured against unauthorized entry
- ◆ Residential vacancy: maximum 48 months
- ◆ Commercial vacancy: maximum 24 months
- ◆ No structural renovations
- ◆ Up to 6 locations per policy
- ◆ Photos required <\$500K; inspections required >\$500K
- ◆ **Ineligible:** Schools, golf clubs, condo associations, assisted living, hotels/motels, buildings >30,000 sq ft, pre-existing damage, no expectation of future occupancy

Submission Requirements

- ◆ Completed ACORD application
- ◆ Photos (<\$500K) or inspection report (>\$500K)
- ◆ Vacancy details and anticipated re-occupancy timeline
- ◆ Loss runs (if required by markets)



Where to Send Submissions

Submission Inbox: quotes@greenshieldrisk.com

Want to Learn More? Contact Us to Get Appointed Today.

greenshieldrisk.com

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