Vacancy Permit Insurance

Property & inland marine - coverage overview, limitations and how to get a quote



OVERVIEW

Most property policies restrict coverage after 60 days of vacancy, and carriers want to know why the building is empty, how it is secured and how often it is checked.

WHAT'S COVERED

Building
Fire, wind and other damage to the empty building.

Vandalism
Vandalism and malicious mischief.

Sprinkler leakage
Water damage from sprinkler systems.

Glass breakage
Broken windows and glass.

Premises liability
Injuries on the vacant property.

Good to know
Regular inspections, utilities kept on and boarded or secured openings usually make vacant buildings easier to place.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

× Theft, vandalism and water damage may be limited, and renovations need prior approval.

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Reason for vacancy
- How long vacant and expected duration
- Security measures
- Inspection schedule

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/vacancy-permit/

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