Vacant Building Insurance

Real estate & habitational - coverage overview, limitations and how to get a quote



OVERVIEW

Standard property policies limit coverage once a building sits empty for 60 days, so vacant buildings need a specialty policy priced on security, condition and your plans for the property.

WHAT'S COVERED

Building property
Fire, wind and other named perils while the building sits empty.

Premises liability
Injuries to trespassers, inspectors and buyers on site.

Vandalism
Optional coverage for vandalism and malicious mischief.

Renovation coverage
Property protection while repairs are under way.

Theft of materials
Copper, fixtures and equipment taken from the building.

Good to know
Boarded openings, utilities shut off or monitored, and regular documented inspections make the most difference to price and peril options.

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:

- × Vandalism
- × Glass breakage
- × Sprinkler leakage and theft on many vacant forms unless added back
- × Plus freezing if heat is not maintained

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

- Date the building became vacant
- Photos of current condition
- Plans for sale, renovation or lease
- Security and 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/vacant-building/

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