Vacant Land Insurance

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



OVERVIEW

Even empty land carries liability when people hunt, ride ATVs or wander onto it, and carriers price it on acreage, water, structures and how the land is used.

WHAT'S COVERED

Premises liability
Injuries to trespassers and visitors on your land.

Attractive hazards
Ponds, old wells and structures that draw people in.

Defense costs
Attorney fees even for groundless claims.

Small structures
Optional coverage for barns, sheds and fences.

Umbrella
Extra limits above the land policy.

Good to know
Posted no-trespassing signs and gated access help, and allowing hunting or leasing the land to others should always be disclosed.

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:

- × Farming or business operations on the land
- × Pollution and dumping
- × Buildings unless specifically scheduled

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

- Parcel numbers and acreage
- Current use of the land
- List of any structures, ponds or wells
- Any hunting or grazing leases

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-land/

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