

10 Items to Consider Before Quoting Vacant and Rental Structure Insurance



Tips To Help You Choose the Best Insurer and Coverage for Your Client

Business investors, landlords and owners of residential and commercial property have vacant and rental structures for different reasons, including but not limited to a change in tenants, recurring renovations or refurbishment, and selling the structure. When occupancy changes, the dynamics of loss exposures may shift significantly. Many insurance companies and homeowners policies will not insure or offer adequate protection for your property client.

You need an experienced provider who understands these exposures and is committed to the property insurance market. Insured by a respected "A" rated carrier and admitted in most states, US Assure provides access to coverage for vacant structures and rental dwellings and offers a simple process to convert policies as tenant occupancy fluctuates.

Ask yourself these questions when selecting an insurance provider for vacant and rental property coverage:

- Can an unlimited number of structures located in the same state be insured under one policy?
- Are coverage options for vandalism and theft available?
- Are term policies with the option to include liability available?
- Are all protection classes within five miles of a fire station eligible?
- Are pro-rata cancellations offered after three months earned premium?
- Can the owner acquire coverage without a credit check?
- Are quick quotes available online?
- Is there a streamlined underwriting and online application process?
- Can policies easily be converted should occupancy change?
- Do you have direct access to an experienced and dedicated underwriter?

When you secure your client's coverage through US Assure, know that not only are we able to answer yes to these questions, many other considerations will also be addressed.

Get started today with no premium commitment.

Register online in four easy steps at usassure.com to quote and issue coverage for vacant property and rental dwellings and the nationwide US Assure Builders Risk Plan insured by Zurich. Our dedicated team of specialists is available to support you at (800) 800 - 3907.

About US Assure

US Assure provides insurance programs and services. Founded in 1977 and headquartered in Jacksonville, Florida, we are a privately held company that manages, distributes and services the nation's number one builder risk insurance program insured by Zurich, and other property programs, with distribution throughout the U.S. and Canada.