



ATRIUM

VACANT

AU VACANT PROPERTY

What makes vacant properties so unique to protect?

Whether buying that dream home, selling a home, seeking a new tenant, or undergoing a renovation, vacant properties are at greater risk for theft, vandalism, fire, lightning, and water damage. Adding to this, when a home becomes vacant, a standard homeowner's policy may not provide adequate or any coverage to protect against these risks. This makes finding and placing coverage challenging. AUGold is here to assist.

The AUGold online platform offers customized coverage solutions for these hard-to-place risks and other products supported by longstanding underwriting expertise and experience. We also provide unique features such as flexible policy terms and coverage for buildings undergoing cosmetic renovations.

Work with a partner dedicated to this space and leverage the ability to expand your footprint with the AU Vacant Property product. AUGold is here to help you protect your clients throughout the transitional real estate lifecycle, with the AU Collection of products, which also includes Vacant Land, Course of Construction, Builder's Risk and Dwelling Fire.

Type of Properties We Insure:

- Single-Family Homes
- Apartments
- Condominiums
- Commercial Buildings Package
- Mixed-Use Buildings

Financial Strength:

"A" AM Best Rating Lloyd's Paper



Comprehensive Coverage:

Package (Property & Liability) or Mono-line Property; Theft & Vandalism Coverage Available

Easy On-line Quoting Platform:

Quote Up to 6 Locations in the System

CONCORDE
GENERAL AGENCY

Concorde Signature Solutions
1-800-726-1611 ext. 8975

AU Vacant Property Product Highlights

Residential & Commercial Highlights

- Theft coverage with DP3 and Special policy forms available
- Theft of building materials with a \$10K sublimit available
- Vandalism and Malicious Mischief coverage available
- Cosmetic renovation projects allowed if value of project doesn't exceed 50% of the building value
- Additional Insureds coverage added at no cost
- Policy Term Options: 3, 6, 9 and 12 months available
- Deductibles as low as \$1,000

Residential Highlights

- Coverage A: Up to \$3,000,000 on Residential*
- Coverage B: Other Structures (20% of Coverage A)
- Coverage C: Personal Property (20% of Coverage A)
- Residential Premises Liability up to \$1,000,000 limit
- Forms DP1 & DP3 (depending on age of building or updates)
- Up to 48 months of vacancy for Residential Buildings

Commercial Highlights

- Coverage A: Up to \$2,000,000
- Coverage B: Other Structures (20% of Coverage A)
- Coverage C: Personal Property (20% of Coverage A)
- Premises Liability Limits up to \$1,000,000/\$2,000,000
- Forms Basic & Special (depending on age of building or updates)
- Up to 24 months for Commercial Buildings

*Limits may vary by state.

We're ready
to help with
your AU Vacant
Property
business.

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Atrium Insurance Management
Services Ltd is a DBA name
of Atrium Risk Management Services
(Washington) Ltd which is licensed
as a Surplus Lines Broker
(License # 0N00364) in California.