



# Vacant Land Product

- Oity lots to large rural parcels
- Land with lakes and ponds
- A property that will be developed after our policy term
- A small structure used for maintenance of the property



### **PRODUCT ADVANTAGES**

- Risks with up to 1,000 acres per location
- Lakes or ponds up to 25 acres
- Land which will be developed after our term is eligible
- Policy terms of 3, 6, 9 and 12 months are available
- Small structures used for the maintenance of the land are allowed
- Extensive experience writing this class of business as well as the claims handling
- No inspection fees
- Direct bill available for annual policies

#### **AVAILABLE LIMITS**

▶ General liability up to \$5,000,000 occurrence/\$5,000,000 aggregate

#### **DEDUCTIBLES**

No liability deductible or self-insured retention

#### MOST COMMON INELIGIBLE RISK CHARACTERISTICS

- > Risks located in New Brunswick, Northwest Territories, Nunavut and Quebec
- Construction during our term
- Landfills, bridges, quarries, underground mines, strip mines, caves, wells or dams
- Structures on the premises (except for a shed or garage which is 500 square feet or less used for maintenance of the land and is locked and secured from unauthorized entry)
- Business, recreational or other activity will take place on the insured property

Note: Ineligible risk characteristics include, but are not limited to those listed above

#### CALL 1-888-216-5838 FOR YOUR PHONE QUOTE

## CLICK ON THE LINK ON MAIN WEB PAGE FOR ONLINE QUOTE

## EMAIL COMPLETED APPLICATION TO COMMERCIAL@MILNCO.CA

This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must first read your policy, declaration page and any endorsements and discuss them with your agent. A sample policy is available from your agent. Your actual policy conditions may be amended by endorsement or affected by state laws.