



Vacant Land

WHY DO YOU NEED TO PURCHASE A VACANT LAND PRODUCT?

- ▶ A child rides a bike onto the property, crashing over a cement parking stop and injuring his wrist
- ▶ A tree located within your premises falls after severe windstorm, and damages to car parked alongside your lot
- ▶ The sidewalk surrounding your property cracks and a passerby stumbles on the crack, injuring herself

Why should you choose the United States Liability Insurance Group's Vacant Land Product?

COVERAGE FEATURES	OUR GROUP	COMPETITORS' POLICY
No liability deductible	✓	?
Expanded definition of bodily injury to include sickness or disease caused by mental anguish or emotional distress	✓	?
Hostile Fire Exception to Pollution Exclusion	✓	?
Defense costs provided outside the limit of liability	✓	?
Land that you are planning to build on in the future but have not yet begun is eligible	✓	?
Lakes or ponds acceptable	✓	?

WHY CHOOSE TO BE INSURED WITH UNITED STATES LIABILITY INSURANCE GROUP?

- ▶ One of only 20 A++ rated insurance groups in the United States by A.M. Best.
- ▶ A proud member of the Berkshire Hathaway Group, recently voted the #1 most admired Property & Casualty Company in the world (Fortune Magazine 2004).

Insure your financial well-being with a stable Company that will be there to pay your claim.