

Comprehensive vacant home and home inventory coverage for unoccupied and leased homes during extended transferee/assignee absences.

Timely Risk Solutions.

www.terngrp.com



Coverage Features:

- ✎ Insurance against loss from flood, earthquake*, vandalism, wind, hail, fire or lightning;
- ✎ Declared replacement cost up to \$1M per location;
- ✎ Covers all permanently installed fixtures and attached structures of dwellings, townhomes, co-ops and condos for 1 to 4 families.
- ✎ \$1,000 deductible per occurrence per location for flood, 5% of the sum of the replacement cost of all property, to a minimum of \$10,000 for earthquake.

*excluding California

Enhancements:

- ✎ Fire, lightning or explosion damage to outdoor trees, shrubs or plants (max 5% of dwelling value or \$500 any one item);
- ✎ Other structures at premises (max of 10% of dwelling value);
- ✎ Short stay emergency items (max 10% of dwelling value);
- ✎ Up to 1½% of the dwelling value/month for additional carrying costs incurred during recovery period (max. of 6 mos./\$10K per location);
- ✎ Water damage from sewage/drain back-up, continuous /repeated seepage or leakage of water from a plumbing, heating or air conditioning system or household appliance;
- ✎ \$1M general liability for bodily or personal injury and \$5K medical expense cover for accidental bodily injury, each as they relate to maintaining the premises;
- ✎ \$50K fire legal liability.



Coverholder at

LLOYD'S

For more information

contact :

sales@terngrp.com

The descriptions set out above are for purposes of summary description only. As with any insurance policy, the policy wording must be considered paramount, as it alone contains all terms, definitions, exclusions, and conditions that govern the manner in which the coverage will be applied.

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