

## Vacant Building Insurance - Vacant Home Insurance

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a.k.a. - Vacant Building Insurance, Vacant Home Insurance, Fire Insurance, Hazard Insurance, Vacant Dwelling Insurance

We Currently Offer Vacant Building Insurance Coverage in New York, NY, New Jersey, NJ, and Pennsylvania, PA.

Having a Vacant Property does not mean the end of the world. For some, losing one may be.

Obtaining Insurance for a Vacant Dwelling, a Insurance for a Vacant Building is becoming increasingly more difficult. Especially for coastal properties or properties that have been vacant for along period of time. For many insurance for Real Estate is our most valuable protection of our assets. The time to think about the unthinkable, is before it happens to you or your property.

If your investment were to be damaged or destroyed, insurance can help you repair or rebuild your home or Building. Your bank or mortgage company may refer to this insurance coverage as home insurance, homeowner insurance, hazard insurance, fire insurance or even HOI: Home Owner Insurance.

The main purpose of coverage for a Vacant Dwelling or Vacant Building is to protect you against losses you cannot afford to sustain. Few people have the financial resources to rebuild their homes or buildings if they are destroyed.

In addition to protecting your real estate structure, this insurance may also provide Liability Insurance Coverage to protect you from financial ruin if someone is injured on your property and sues for damages.

What does a Vacant Property Insurance Policy Cover?

The Options available for a vacant dwelling ro vacant building consists of the following coverage:

Vacant Building Insurance Coverage

This insurance coverage protects the building structure, this coverage limit SHOULD be the cost to replace the building and we are more than happy to assist you in determining the Replacement Cost Value of your Vacant Property. Our Skilled Agents and representatives have several tools that allow us to accurately determine the cost to replace your property structure based on your description of the coverage.

Other Structures Insurance Coverage

This optional insurance coverage protects other structures on the property. This may include gazebos, pools, decks, sheds, detached garages, fences swing sets and playground installations.

Liability Insurance Coverage, Premises Liability Coverage, or General Liability Insurance Coverage

This optional insurance coverage protects the owner of the property against suits arising out of injury that is sustained on the property or even damage to the property of others that arise from your property

What does this insurance cover me against?

A Vacant Home or Building Policy will cover you against the basic causes of loss, in addition to the coverages listed above, a Vacant Building Policy typically cover you for the following causes of loss:

- Fire
- Lightning
- Explosion
- Windstorm or Hail
- Smoke
- Aircraft or Vehicles
- Riot or Civil Commotion
- Sprinkler Leakage
- Sinkhole Collapse
- Volcanic Action

The Following Coverages are Optional:

- Premises Liability
- Vandalism
- Malicious Mischief

What Does Vacant Building Insurance Cost?

When insuring a vacant property you need to be realistic. A Vacant Building is an attractive nuisance. It it a potential haven for kids, the homeless, squatters and vagrants. As Such it is more expensive to insure than a home or an occupied building.

How much more? Typically the average cost of a vacant building insurance policy can be 1.5 to 3 times that of a homeowners insurance policy or a building insurance policy.

Keep in mind that in the event of a covered loss, your Vacant Dwelling Insurance Policy or Vacant Building Insurance Policy will provide coverage for the following:

Vacant Building Insurance coverage goes by several names, they may be:

Vacant Home Insurance, Vacant House Insurance, Vacant Hazard Insurance, Vacant Fire Insurance

Let us assist you with your Vacant Building Insurance Policy Coverage.

[Click here for a Free Vacant Home Insurance Quote.](#)

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As many people have already found out, Castle Rock Insurance Agency is the best stop for a quote on your Vacant Property Insurance. We are the low cost solution for your Vacancy Insurance Policy.

Currently, Castle Rock Insurance Agency, proudly offers Vacant Building Insurance Policy Coverage in New York, NY, New Jersey, NJ and Pennsylvania, PA.

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