

RE: Vacant or Unoccupied Buildings

Church Insurance Agency Corporation (CIAC) would like to make the following recommendations regarding vacant or unoccupied buildings:

- ✓ *Constantly monitor with regular inspections during early morning and late night hours.*
- ✓ *Update locks and be sure they are used.*
- ✓ *Notify local authorities and request routine drive-by.*
- ✓ *Use timers on your external lighting and use as much outside lighting as possible.*
- ✓ *Maintain landscaping and be sure to remove any trash, containers, etc.*
- ✓ *Stop mail to avoid it from piling up.*
- ✓ *Use security alarms and security cameras when possible.*
- ✓ *Shut off water and drain pipes while maintaining heat at 45 degrees or higher.*

The policy offered by CIAC reads as follows:

"We do not pay for loss caused by attempted theft, breakage of building glass, sprinkler leakage (unless you have protected the system against freezing), theft, vandalism, or water damage occurring while the building or structure has been;

- a. vacant for more than 60 consecutive days, or
- b. unoccupied for more than:
 - 1) 60 consecutive days; or
 - 2) the usual or incidental unoccupancy period for the described premiseswhichever is longer.

The amount we pay for any loss that is not otherwise excluded is reduced by:

Date Property Became Vacant & Unoccupied	Applicable Property Deductible
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Less than 3 months	No change
More than 3, less than 6 months	5% of value deductible
6 months or more	10% of value deductible

We hope that the information provided here will help you have a more secure location. Should you have additional questions or concerns, please contact Church Insurance Agency at (800) 293-3525.

Church Insurance Agency Corporation

Information and descriptions of policies and services are provided solely for general information purposes and are not intended to be complete descriptions. For complete details of coverage, including exclusions, limitations and restrictions, the actual policy or certificate will govern.