

Product  
Information  
Sheet

## Special Risk Property

### Overview

Risks that are hard to place due to physical hazard, claims experience, location or occupancy and are usually unacceptable to the standard markets. Examples include Vacant properties, Older rented dwellings, Rooming houses, Woodworkers, Unlicensed Restaurants and hotels, Unprotected risks, Claims history, Mortgagee's interest, and Risks with a moral hazard cannot be underwritten.

### Coverages

- Minimum deductible of \$1,000
- Named Perils or Broad Form
- Property binding limit of \$2,000,000 (in house)
- Replacement Cost or Actual Cash Value available
- Restrictive endorsements may apply
- Subject to fully completed application
- Photos on all properties

### New Submissions

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