



Date: \_\_\_\_\_

**Vacant Building Questionnaire**  
***Email completed form to: [rmsunderwriting@memun.org](mailto:rmsunderwriting@memun.org)***

Use / Occupancy: _____	911 Address: _____
How long has the building been vacant? _____	Total Square Footage? _____
What are the future plans for this location? Please provide a time line. _____	
Is there any existing damage?    Yes    No    If yes, please identify. _____	
If sprinklered, is the system going to be maintained?	Yes    No
Is the power/ heat shut off?	Yes    No    N/A
If yes, have the pipes been drained?	Yes    No
Are there any other structures at this location? If yes, please describe below.	Yes    No
Please describe the measures you have taken to secure the property (i.e. fencing, boarding windows, changing locks, etc.) _____	
Have you notified the local Police and Fire that the building is vacant?	Yes    No
How often will the property be check on and by whom?	

**Vacant Building Coverage**

Property coverage:

A building is vacant when either (1) it does not contain enough personal property or business personal property to conduct customary operations or (2) customary operations are not conducted in it. Buildings under construction or renovation are not considered vacant.

Under the Property section of MMA’s Property & Casualty Coverage Document, loss or damage is limited for buildings that have been vacant for more than ninety (90) days. If the loss or damage is caused by vandalism; sprinkler leakage (unless you have protected the system against freezing); glass breakage; water damage; theft or attempted theft there is no coverage, so it is important that the building is checked regularly. The specific language regarding property coverage and limitations for vacant buildings may be found in Section II-Conditions, F.

If Property coverage (building and contents) is added, it is on an Actual Cash Value basis. Language regarding Actual Cash Value may be found in Section I-Common Definitions, H. “Actual Cash Value” means the cost to repair or replace an item of property at the time of the loss or damage to the item less depreciation.

General Liability:

The General Liability coverage is automatic. However, special underwriting considerations (deductibles, coverage limitations, exclusions) will be given to operations that present a possible catastrophic exposure to the Property and Casualty Pool.