

# XN Global<sup>®</sup> Vacant Dwelling Insurance

## Product Overview

Domestic insurers in most jurisdictions are reluctant to cover dwellings that are either vacant, unoccupied or rented to another occupant. In some cases, limited coverage is provided; in most cases, domestic homeowner insurance companies do not provide coverage if an international assignee's home remains unoccupied or is rented to another occupant.

XN Financial supplies insurance coverage for vacant, unoccupied or rented dwellings, including condos located anywhere in the United States, Canada and Europe.

## Coverage Features

- The definition of "Dwelling" includes vacant dwellings, unoccupied dwellings or dwellings rented to others;
- The policy pays for reasonable repairs and other costs incurred by the insured to protect the dwelling from further damage following a covered loss;
- Coverage is also provided for the breakage of glass or safety glazing material forming part of a covered building, storm door or storm window;
- The contents of the dwelling can also be covered if a burglar alarm is maintained during the policy period;
- 10% of insured value of dwelling is automatically extended to insure other structures located on the residence premises;
- XN Financial also insures against liability suits brought for damages arising from the ownership, maintenance or use of the dwelling. This coverage also includes defense costs and medical expenses.

## About XN Financial

XN Financial is an independently owned wholesale managing general agency founded in 2001 that provides a wide range of insurance products delivering global insurance capacity to organizations ranging from small business owners to Fortune 100 multinationals. XN Financial supports its growing portfolio of products with powerful technology, a global call center that offers 24/7 multilingual service and strategic focused in the areas of health, safety and security as well as worldwide concierge services.

The company's experienced underwriters are supported by strong carrier relationships that, when coupled with technology, provides intermediaries with best-in-class products and a unique competitive advantage. XN Financial's underwriting authority, global infrastructure, automated policy issuance technology and unparalleled client services allow our distribution partners to effectively and profitably service their clients around the world.



## Contact Us

For more information on how XN Financial can meet all your insurance needs, contact our underwriters today.

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