

GL 60 Day Vacancy Carriers:	General Response	If property closed more than 60 Days; is considered it vacant if they reopen once Stay at Home is lifted?	Vacancy for Landlords w/tenants whose business unable to reopen due to unsustainable loss?	Will they waive the vacancy clause all together?
Nationwide	taking it to management for consideration.			
Grange	We are continuing to monitor the situation and timelines as it relates to "stay at home" orders within our footprint. Our commitment is to continue supporting our policyholders during these ever-evolving circumstances			
AmTrust		The vacancy clause is not triggered unless the Insured removes most or all of their BPP and would not be able to operate normally as a result. Since this is not necessarily the case as a result of the Stay at Home orders, we wouldn't expect to have to worry about this clause. If the Insured does remove their BPP, the will be in some jeopardy as respects to coverage and should reach out to their agent to explain their unique situation. We can review with the agent on a case by case basis to see if we want to make an accommodation. I don't expect to see that scenario much, if at all.	If the location is truly vacant, we will have to underwrite the exposure and measures underway to resolve the vacancy. We can not commit to anything more broadly.	Given the responses to the other questions, I don't believe we need to waive the vacancy clause.
Employers	N/A Workers Comp Only			
Hanover	The Hanover is aware of the significant impact the current COVID-19 emergency is having on our economy and on many businesses we insure. The Hanover's commercial property insurance policies generally include provisions which limit coverage for loss occurring to a property which has been vacant for more than 60 consecutive days prior to the loss.	During the COVID-19 emergency, The Hanover is mindful that many of our insureds' businesses have been shut down due to mandatory closure orders. The Hanover will not consider a covered premises to be vacant while a mandatory closure is in effect.		
Merchants	They are currently evaluating this and will get back to us.			
UFG	If an insured's building was not considered vacant prior to COVID-19 and the insured is required to temporarily close their business due to civil authority, with the intent to re-open when able, UFG would consider the building to be "unoccupied" versus "vacant," which would not trigger the vacancy condition. The 60-day time period in the policy language would start once the shutdown has been lifted by civil authority. To support demonstrating clear intent to re-open after civil authority is lifted, we recommend some simple best practices to help ensure the property remains in good condition, like keeping utilities on and making frequent on-site visits.	No. It will be considered "unoccupied" & will not trigger the vacancy condition.		
Guard	The response, at this point on the vacancy issue, is that we are following policy language.			
Mercury	nothing at this time....			
Hanover	Consider a covered premises as "occupied" while mandatory closure are in effect, addressing concerns with vacancy clauses.	No		
Selective	Has agreed to a limited suspension of the Vacancy Condition in Selective's Standard Lines Commercial Property coverages, including the CPP, BOP and COP. Selective agrees that payment of any otherwise covered claim will not be denied or limited based upon the Vacancy Condition, where the "vacancy" began on or after March 1, 2020 and was caused by or related to the COVID-19-related governmental directives.			Selective has agreed to a limited suspension of the Vacancy Condition in Selective's Standard Lines Commercial Property coverages, including the CPP, BOP and COP.
Hartford	Update: 7/29/2020	Beginning on September 1, 2020, we will resume applying vacancy conditions in our commercial property policies. Vacancy conditions will apply if a building (or the area rented by a tenant) remains vacant, as defined in the policy, for more than 60 consecutive days beginning on or after September 1, 2020.	Vacancy conditions will apply if a building (or the area rented by a tenant) remains vacant, as defined in the policy, for more than 60 consecutive days beginning on or after September 1, 2020.	
C.N.A.	This accommodation is applicable only to CNA Paramount® (including all WorldPass® and Passport®), CNA Signature, and CNA Connect® commercial first-party property policies and will be considered effective through the earlier of the expiration of any applicable government order or directive or June 1, 2020.	CNA will not consider a building to be vacant (as that term is defined in our policies) for the days during any period of occupancy where such occupancy changed solely as a result of a government stay at home order or similar directive relative to COVID-19.		