What do I do if my home is unoccupied?

Your insurer considers an unoccupied dwelling riskier than an occupied one.

Depending on how long you are away from your home, you need to make arrangements to ensure your dwelling is checked regularly, especially through the heating season. In some circumstances, you may need to inform your insurer.

When away for a short time

If you will be away from your home for fewer than 30 days you do not need to inform your insurer. However, you do need to arrange for a competent person to look in on your home every day or two to make sure that everything is in good order. If a deep freeze and/or a broken furnace result in exploding pipes and water damage that goes unnoticed for several days, your insurer could refuse to cover the costs if no one was looking in on the house.

For longer absences

If you are away for more than 30 days your home is considered "unoccupied" because you plan to return. In this case you should contact your broker to determine whether you will need to inform your insurer and obtain a special permit to leave the house empty. You will still need to arrange regular checks on the property, and you might want to consider draining water pipes and installing a good security alarm.

If the property is empty

A fully vacant property is one with no occupants and no contents. This may occur if a house sale is delayed and the property remains vacant until sold. In this case you need to obtain a vacancy permit from your insurer. This permit will maintain most of your coverage, except for risks associated with vacancy such as broken water pipes, broken glass or vandalism. These permits can be obtained for up to three months.

Traveling?

Personal items covered by your home, condo or tenants insurance are also covered when they are temporarily away from these locations, for example, when you are traveling. Items belonging to a dependent temporarily living outside your home to attend school, for example, may also be covered. Contact your broker to discuss how your policy addresses your situation.

Other items such as those used for home-business items, however, will require additional coverage.

Before you leave your dwelling unoccupied, check with your broker to be sure that you are covered.

Your Best Insurance Is An Insurance Broker