

Insuring Your World



“Insuring Your World” is a Lackner McLennan Insurance Ltd. publication providing information you need to make informed insurance choices.

Insuring Your Empty House

If you move out of your home, leave it empty for an extended period of time or even go on vacation for more than a month, your home *may not be covered* by standard home and contents insurance.

If all occupants move out of your house with no intention of returning and no new occupant has taken up residence, your house is considered to be vacant. With most insurance providers, if your house is vacant for more than 30 consecutive days, all coverage on it ceases. To avoid this problem, ask your insurance provider for a “Vacancy Permit” before the end of the first 30 days of vacancy. This will maintain most of the insurance coverage you had on your house. Vacancy Permits are granted at the discretion of the insurance company and are usually limited to a maximum of three months, based on your individual circumstances. An additional monthly premium is required for the duration of a Vacancy Permit.

A vacant house is not the same as one whose residents are temporarily away – on vacation for example. In that case, your house is considered to be unoccupied. Because the residents plan to return to it, the house continues to be insured even if the occupants are away for more than 30 days. There are some exceptions to this rule, however, that are particularly relevant to **winter vacationers**: if your house is unoccupied for more than four consecutive days during the winter season, **your insurance may not cover water damage due to the freezing of any part of a plumbing, heating, sprinkler, or air-conditioning system or domestic appliance**, unless you have made arrangements for a competent person to visit your house daily to make sure the heat is maintained. If you are unable to make such an arrangement, an alternative is to shut off the water supply and drain all pipes and appliances.

Before you move out or depart for vacation, there are several precautions you can take to ensure your house is adequately protected from burglary or other damage:

Tell a neighbour when you’re leaving and returning, and ask them to keep an eye on your home while you are away.

continued

When Disaster Strikes

The winter season brings unpredictable weather and, unfortunately, potentially dangerous conditions that can result in significant losses. To ensure a speedy, hassle-free recovery should you incur loss from weather-related or other extraordinary circumstances, it is essential to ensure your homeowners’ insurance policy provides adequate coverage. That means remembering to inform your Lackner McLennan Insurance Professional of any improvements or additions to your home.

Ensure your insurance policy covers additional expenses associated with alternate shelter should your home become uninhabitable because of physical damage.

Conduct a home inventory to assist in settling claims by videotaping, photographing or compiling a written inventory of your home and belongings. Include the purchase date, price, model and serial numbers (if applicable) of every item of value in your home, and attach professional, written appraisals when necessary. Review your home insurance policy to ensure home contents are covered at current costs. Finally, be sure to keep the inventory off-premises – in a safe deposit box, for example – and update it every two to three years.

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Home Safe Home:

Preventing Common Household Accidents

Time and again, statistics show that the home is by far the place you're most likely to have an accident. Some of the most common causes of home injuries and deaths include fire, falls and poisoning. Following are some quick tips to help you take a proactive approach to preventing some of the most predictable, but potentially tragic, accidents in your home:

Fire

- Place space heaters away from bedding, drapes and anything else that can catch fire
- Don't overload electrical outlets
- Keep hand towels and other flammable things away from the stove
- Remove piles of trash, old clothes and other things that can burn from storage areas and do not store kerosene, paint thinner and other flammable liquids
- Keep matches out of the reach of children; and, since most deaths in house fires are caused by careless smoking, be watchful of anyone that smokes in your home.

Falls

- Keep hallways and stairways well lit and keep a flashlight handy for power outages
- Fix loose floor boards or tiles
- Secure area rugs with a non-skid backing and use a non-skid mat in the bathroom
- Clean up spills right away
- When working with a ladder choose a solid resting place for the feet.

Poisoning

- Lock up poisonous products in a cabinet or store them out of reach of children
- Ensure household cleaners or medications have child-resistant caps
- Read labels on all cleaning products so you know how to safely use them
- Avoid poisonous plants including philodendrons, ivies, tulips and daisies.

Reduce your exposure to personally and financially devastating losses by preventing common household accidents. If you have questions or would like more information, please contact your Lackner McLennan Insurance Specialist.

For more information contact your Lackner McLennan Insurance Professional today!

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Insuring Your Empty House (Continued)

Be sure to leave the phone number where you can be reached, as well as a spare set of keys so they can check your house once in a while.

Give the appearance that your house is occupied. Have someone shovel the driveway and clear the walkways if it snows. Ask a neighbour to park their car in your driveway if you're taking yours.

Suspend your newspaper and mail delivery, or have a neighbour collect your mail for you. A pile of papers and mail is a clear sign that your home is vacant.

Secure all doors and windows with locks. Also consider installing a home security system through a local service provider who will follow up if the alarm goes off.

Use timers for indoor and outdoor lights. Motion sensor lights outside can also deter would-be burglars.

Leave collectibles, jewelry, antiques and other expensive or important items in a safety deposit box while you're gone. Burglars know all the clever hiding places for valuables in your home.

Most insurance companies continue to offer coverage for existing clients in the event their home becomes vacant.

Please advise *your* Lackner McLennan Insurance Professional of any changes to your home and insurance coverage needs.



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