



Vacancy

If a homeowner, renter or condo owner is away from their home or property for a period of time, “vacation as an example”, are there important causes of loss that might be suspended?

- Freezing of plumbing, heating, air conditioning equipment and household appliances while away unless systems are drained or you maintain heat in the home.

SOLUTION: If you travel in the winter, have someone checking on your home daily when it is cold because if someone does not and the furnace quits and your pipes freeze and break, there may be no coverage to pay for the cost to repair.

- Vandalism is excluded if the home has been vacant for more than 60 days prior to the loss. Vacancy is when your personal belongings have been removed.
- Abandonment of Property
Abandonment can suspend all otherwise covered causes of loss. There is no specific number of days.

FYI: If a home is shut up in a warm humid environment understand that mold can occur and this is not a covered loss. Proper cooling and humidity control would be important. Mold is not a covered loss unless a covered cause of loss first occurs such as an appliance overflow or wind damage to a roof during a rain storm.