

Vacant Property 101

Leaving one of your properties unoccupied for longer than usual?



These best practices can help reduce risks and losses on your unoccupied or vacant property – and ensure you're still covered if and when you need it.

- ❑ **Call your broker:** Provide advance notice that your home will be left vacant or unoccupied for a certain period of time.
- ❑ **Vacancy permit:** If you'll be away for more than 30 consecutive days, this may be required on your policy. Sign and send the paperwork back to your broker.
- ❑ **Regular maintenance:** Have a trusted friend, neighbour or family member conduct regular and ongoing walk-throughs during the period of unoccupancy or vacancy. Consider creating a detailed checklist to help them out.
- ❑ **Water supply:** Shut off your main water supply valve to help reduce the chances of a rupture or leak.
- ❑ **Security:** Take steps to ensure your home is secure and protect it against vandalism and burglary. Consider a monitored security alarm system, video surveillance system and exterior motion sensor lighting. Put interior lights on a timer so it looks like someone is home.
- ❑ **Mail:** Part of maintaining the property and avoiding that 'abandoned look' is picking up the mail, especially if it's in a front yard or door-side post box, or if packages are delivered outside the door.
- ❑ **Lawn care:** Ensure the yard is properly maintained so the property looks like people are always around. Have a friend or family member mow the lawn in summer or shovel the walkways in winter.
- ❑ **Alarm maintenance:** Test all fire protection and detection systems to make sure they're in good working order.
- ❑ **Winterization:** For those colder months, make sure the home is winterized with adequate heating to prevent pipes from freezing. If the heat is turned off, ensure all systems containing water are drained.
- ❑ **Mice and more:** Take steps to minimize exposure to vermin infestations. Have your trusted friend or family member check the property for foul odours, pest droppings, nesting materials or strange noises. Set traps if needed, and call an exterminator if there's evidence of animal activity.

Tip:

Provide this checklist to anyone looking after your property. Keep a digital copy on your phone for easy sharing, and you'll have one less thing to remember.

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