

# Unoccupied Direct Property Insurance Product Guide

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A Checklist for Looking After  
an Unoccupied Home

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## Our Unoccupied Home Insurance

We have designed an insurance product to protect homes during niche circumstances that might not be included by a standard home insurance policy.

These circumstances include:

- The property is unoccupied due to the owner moving into care
- The property is unoccupied due to the owner moving in with family members
- The property is unoccupied due to the owner passing away

Our cover is available for a range of property types, including standard and non-standard risks.

We only require up to six pieces of information about the property to provide a quote:

- The postcode
- The type of property
- An approximate year of construction
- The number of bedrooms
- Type of boiler
- Location of any water tank

## Product Features

We offer the following for every unoccupied building insured by us:

- The option for a 3, 6, 9 or 12 month policy
- A [Direct Debit](#) payment option for a 12 month policy
- Buildings cover of £1,000,000 as standard (maximum seven bedrooms)
- Contents cover included at £10,000 as standard (this can be increased if needed)
- No inspection requirements - we do not require the property to be visited before or during the period of insurance. However, in case any issues do arise, it is worth checking the property when possible



## Policy Details

As standard, our insurance covers the buildings and contents for loss or damage caused by:

- Fire, lightning, earthquake, explosion
- Storm, flood, weight of snow
- Escape of water (cover can be restricted depending on the type of boiler or water tank)
- Theft or attempted theft
- Riot
- Malicious damage or terrorism
- Collision by aircraft, animals and vehicles
- Falling trees, lampposts or telegraph poles
- Breakage or collapse of satellite equipment and TV aerials
- Subsidence, landslip or heave

Buildings cover also includes as standard:

- Accidental damage
- Nest removal
- Underground services for pipes, cables and sewers
- Trace and access
- Additional expenses for architects, engineers and debris removal
- Landscaped gardens
- Fire extinguisher expenses
- Emergency access
- Closed circuit TV systems

## Unoccupied Direct Property Insurance Product Guide

- Fly-tipping
- Index linking
- Buyers' benefit for anyone buying the property
- £5,000,000 property owners' liability
- £5,000,000 legal liability as occupier

Contents cover also includes as standard:

- Accidental damage
- £5,000,000 legal liability as occupier
- £10,000,000 accidents to domestic staff



## Moving into a Care Home

If the homeowner has moved into a care home, you might want to contact the local council about Council Tax, in case they can offer a reduced rate. Depending on the circumstances, tax relief may be available, as some councils charge a higher or lower rate for empty properties.

Some homes won't get a Council Tax bill for as long as they remain unoccupied. This exemption includes:

- Homes owned by someone who has moved into care home or into hospital
- A home that cannot be lived in by law, for example if it is derelict

## When the Homeowner Has Passed Away

Once you have requested the death certificate of a loved one, you can use the Government's 'Tell Us Once' service on their website.

This official service enables you to report a death to most Government organisations in one go, including:

- HM Revenue & Customs (HMRC)
- Department for Work and Pensions (DWP)
- Passport Office
- Driver and Vehicle
- Licensing Agency (DVLA)



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If you use this service, HMRC and the DWP should contact you about the tax benefits and entitlements of the person who passed away.

Please be aware that this service is not available in Northern Ireland or certain local authorities across England.

Typically, when someone passes away, they will have named an executor in their will. The executor's role is to oversee the distribution of their estate, including their home. If there is no named executor, a court can appoint one or request that a person close to the deceased volunteers.

The executor or administrator will handle the estate after the owner has passed away. They are responsible for paying taxes and the distribution of the estate among the entitled beneficiaries, usually assisted by a probate solicitor.

As part of our continued effort to improve the support we have available for our more vulnerable customers, we've partnered with Life Ledger, a death notification service.

Life Ledger helps families simplify the death notification process. The service allows the bereaved to inform us and more than 1,000 other UK companies about the loss of their loved ones in a singular place, therefore reducing the number of difficult individual conversations they need to have.

## Security of the Property

It is important to ensure that when a property becomes empty it is kept safe and secure.

Ensuring the immediate and ongoing security of the property may be your responsibility, so consider the actions below:

- Complete regular inspections.
- If the property has a security system, find out who has the code and who is contacted if the system is set up - does the system automatically contact the police or a security firm?
- Take any valuables out of the property and store them somewhere safe.
- Make an inventory of everything that is inside the home, so that you can check it is all there when making any inspections.
- Lock the windows and doors.
- Secure any garages, sheds or outbuildings.
- Put lights on timers to make the home appear occupied to potential thieves. You may also want to visit regularly to open and close the curtains for the same effect.
- Consider changing the locks, so that you know exactly who has access to the property.

## Maintenance of the Property

After you have ensured that the property is secure, you may want to take further steps to keep the home safe from damage.

These small maintenance tasks could go a long way to protecting the home whilst it is empty:

- Make sure the property has smoke alarms that are operational and ensure there are no electrics left on standby that could cause a fire if left turned on for a longer period of time.
- Make sure that the garden is kept neat and tidy. Mow the grass and trim hedges and trees to help avoid issues with overgrown plants and potential pests. This can also help to make the home look occupied, to deter any potential burglars.
- Clean the bins, both inside and out, to help prevent attention from rodents.
- Look into redirecting all post, so that it doesn't build up around the doorway, to avoid attention from possible thieves/squatters.
- To help avoid escape of water, have the property professionally drained down as soon as it is vacant.
- If you cannot have the property drained, leave the heating on at a constant temperature during the colder months to help prevent frozen pipes that could later burst.
- If the property has a loft, prop the hatch open to help heat circulate throughout the home.
- Leave windows open during visits (remember to close and lock again before you leave) to circulate air throughout the home and reduce the risk of damp/mould.

## Property Inspections

Even though we don't require inspections as a condition of our policy, other insurance providers might. Also, undertaking an inspection when possible can help you to spot any maintenance issues that need attention.

You can use our checklist to help ensure that the home stays safe while it is vacant.

- Check that every part of the property, including the exterior, is clean and tidy.
- All doors and windows should be kept locked. Check they are all still secure every time you visit.
- Run your boiler for ten minutes to make sure it is still working properly.
- Remove any post that has piled up around the door way. Check it for any missed utilities or services that need cancelling or redirecting.
- Look for leaks around the home, as they can cause significant damage if gone unnoticed. Check around radiators, as well as in the loft.
- Look for any signs that other people have been present in the property without your knowledge since your last check, in case of squatters.
- Look around thoroughly for signs of mould, which can become a bigger problem if left unattended.
- Take photos of the meter readings so that you have evidence of energy used while the property is empty.

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- Keep the gutters clear of any build-up of foliage and moss.
- Check for nests or insects, as problems with pests can also get out of hand if not properly dealt with.

If there has been bad weather recently, you should consider inspecting the property more frequently.

### Utilities and Services

As well as looking after the bricks and mortar of an unoccupied home, the homeowner likely had a range of utilities and services set up for the property. Cancelling or updating them can help to avoid a build-up of post and unnecessary bills.

Look into whether the following need attention:

- |                                      |   |
|--------------------------------------|---|
| <input type="checkbox"/> Gas         | <input type="checkbox"/> Milk and other groceries     |
| <input type="checkbox"/> Electric    | <input type="checkbox"/> Banks and building societies |
| <input type="checkbox"/> Water       | <input type="checkbox"/> Telephone/mobile phone       |
| <input type="checkbox"/> Oil         | <input type="checkbox"/> Cable services               |
| <input type="checkbox"/> Council Tax | <input type="checkbox"/> TV licence                   |
| <input type="checkbox"/> Insurance   | <input type="checkbox"/> Newspapers                   |
| <input type="checkbox"/> Internet    | <input type="checkbox"/> Magazines                    |

## Finding Suitable Insurance for an Unoccupied Home

Depending on how long the property is left vacant, you may need to consider taking out specialist unoccupied property insurance.

You can read the policy wording for the home insurance that the owner had in place to find out what cover it provides now that the property is empty.

Some factors to consider and clauses to look out for are:

- **30 to 60 day grace period** - In standard home insurance policies, there is often a 30 to 60 day grace period, and, after that, the policy may be void, cancelled or reduced in cover.
- **Policyholder information** - These details need to be kept up to date with those of the power of attorney or executor in charge of the estate.
- **Limited cover** - Be sure to check the level of cover provided - a Fire, Lightning, Earthquake and Explosion (FLEE) policy will often be suggested. However, this won't necessarily protect a property from all typical perils that can occur whilst it is unoccupied.
- **Inspection requirements** - Failure to meet this clause in some policies could mean that certain claims aren't paid, for example in the case of escape of water. Some policies, such as ours, won't require inspections, but it is still a good idea to undertake one when possible.

## A Checklist for Looking After an Unoccupied Home

- **Check the details on the existing policy** - It may be possible that the previous owner provided incorrect information, which can be transferred to the new policy and may cause issues when making a claim.



The sole purpose of this document is to provide guidance on the issues covered. This document is not intended to give legal advice, and, accordingly, it should not be relied upon. It should not be regarded as a comprehensive statement of the law and/or market practice in this area. We make no claims as to the completeness or accuracy of the information contained herein or in the links which were live at the date of publication. You should not act upon (or should refrain from acting upon) information in this publication without first seeking specific legal and/or specialist advice. Arthur J. Gallagher Insurance Brokers Limited trading as Vasek accepts no liability for any inaccuracy, omission or mistake in this publication, nor will we be responsible for any loss which may be suffered as a result of any person relying on the information contained herein.

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