

## Looking after your home while you are away



### Important information for householders considering residential care

When you are considering the option of residential care, either for short term respite, or for a longer term solution, you need to consider the implications this may have on your home insurance cover.

Most home insurance policies are set up on the basis that the insurance company is providing cover for your main residence, which is being lived in on a full time basis other than normal holidays etc. Usually, this will quite happily accommodate holidays or other absences of up to 4 weeks at a time (although you should check the number of days permitted by your policy) without affecting your policy cover.

However, for any prolonged absence, whether planned or not, your insurance policy is likely to be affected unless you notify the insurance company as soon as you are aware that the property may be unattended for an extended period.

### How many days can I leave the property without affecting my cover?

This varies from one policy to another, but usually it will be either 30 or 60 days. You can find out by doing either of the following:

- 1. Telephone your insurer**  
Ask them the number of days you may be away from the property before any restrictions or terms apply.
- 2. Check your policy document.**  
This will normally define 'unoccupied' as when the property has not been lived in for a certain number of days.

## When will my cover be affected?

Again, it is best to ask the insurer if you are uncertain. Some policies will restrict cover from day one of your absence if you intend to stay away from your home for more than the defined period. Other policies will only be restricted once the number of days has been exceeded. An example of each is shown here:

### **Insurer 1**

#### **Unoccupied**

A home not lived in or intended to be lived in for more than 60 days in a row

### **Insurer 2**

#### **Unoccupied**

Not lived in and not occupied overnight by you or your family for more than 30 consecutive days

In the first example, if there is an *intention* to be away for more than 60 days, the restrictions in cover apply from the moment the householder leaves the house.

Example 2 shows that the cover will be restricted when the property has not been occupied for *more than 30* consecutive days.

## How will my policy be affected?

After a specified number of days, the standard policy exclusions applying to a property when it becomes unoccupied will automatically come into force. These may vary slightly from one insurer to another, but the typical exclusions are as follows:

- Theft
- Malicious damage
- Escape of water from fixed installations
- Burst pipes
- Accidental damage

If the house is unoccupied for a longer period, further restrictions in cover may apply, or the insurer may withdraw cover completely. It is therefore important to speak with your insurer to find out what exclusions are to be applied, when they are going to be applied and if there is anything you can do to retain full cover.

## Do I need to act?

This will vary from one insurer to another, as insurers may decide to adopt a number of different positions depending on circumstances. The most likely scenarios are shown below, although you should **check with your insurer what restrictions they will apply and when.**

Duration away from home	Likely affect on policy cover	Action
<p><b>0-29 days*</b> (or up to the number of days in the policy definition of 'unoccupied'. This is <i>usually</i> 30 or 60 days)</p>	None	No need to advise insurer
<p><b>30 days* – several months</b> (or over the number of days in the policy definition of 'unoccupied'. This is <i>usually</i> 30 or 60 days)</p>	<p>Theft, malicious damage, burst pipes, escape of water cover excluded</p> <p>-or-</p> <p>Reduction of cover to Fire, Lightening, Earthquake and Explosion only</p>	<p>Call insurer to arrange extension of cover</p> <p>-or-</p> <p>Call specialist provider for alternative cover</p>
<p><b>No planned return date</b></p>	<p>Theft, malicious damage, escape of water cover excluded</p> <p>-or-</p> <p>Reduction of cover to Fire, Lightening, Earthquake and Explosion only</p> <p>-or-</p> <p>Policy Void</p>	<p>Call insurer to arrange extension of cover</p> <p>-or-</p> <p>Call specialist provider to arrange alternative cover</p>

### *\*Important note*

*The number of days varies from one policy to another. Refer to notes on page 1.*

In each of the above cases, it may well be possible to negotiate a temporary extension of cover with your existing home insurer. This is often cheaper than arranging a new unoccupied property insurance policy and should be taken when offered.

### **Beware of 'Standard Terms'**

If your existing insurer confirms that they can continue cover on 'standard terms', **this is not what you are looking for.** Standard terms means the exclusions in the table above will apply and this will leave you exposed to potentially huge losses. It is therefore vital that you negotiate an **extension** of cover to include theft, malicious damage, burst pipes and escape of water.

## **Examples**

### **The house is unoccupied for 3 weeks due to an operation and 2 weeks convalescence**

*This scenario applies to any case where the number of days away from home is less than the insurer's definition of unoccupied*

The policy cover is not affected.

### **The house will be unoccupied for 70 days due to a hospital procedure and subsequent care home stay**

*This scenario applies to any case where the number of days away from home classes the property as unoccupied according to the insurer's definition.*

As it is clear that the property remains your main residence, the insurer should apply the standard exclusions for when a property is unoccupied (see table above).

As this excludes essential parts of your cover, you should speak with your insurer in advance to negotiate an extension of cover back to full standard perils. They may apply certain conditions in order to do this (see notes below), or charge an additional premium, but many insurers will be prepared to provide a higher level of cover for a specified period.

If your insurer will not extend your cover back to full standard perils, then you should consider cancellation of the policy and taking out a specialist unoccupied property insurance policy.

### **You are moving into residential care for an unspecified period**

This is where you are most at risk if you do not speak with your insurer in advance and let them know exactly what is happening.

Most home insurance policies are provided on the basis that they are providing cover for your main residence which is being occupied or lived in on a full time basis. As soon as you move into residential care with no pre-arranged date of return to your home, you can no longer say that the property is normally occupied by you. This can cause your home insurance policy to be voided completely, meaning that in the event of a disaster the insurer could decline the claim and void the policy on the basis that the risk had changed significantly to the case that was presented to them and this had not been disclosed to them.

It is essential that you act immediately and advise the insurer of your new circumstances. They may give you a few days to replace cover, or they may cancel cover immediately. Either way, it is a call which must be made, as a policy which won't operate when you need it is as bad as no policy at all.

### **Extending your existing policy**

When an insurer agrees an extension of your current policy to continue full cover during your absence from the property, they are likely to charge an additional premium to you, as well as apply certain conditions during the period of absence.

The likely conditions you can expect are found on page 5.

It is very important to obtain any policy adjustments you have agreed **in writing** from the insurer by means of an endorsement (or adjustment) to your policy. A telephone conversation may not be sufficient to prove the cover that has been agreed.

## **Specialist cover – Is it expensive?**

Unfortunately, cover for your unoccupied home is harder to arrange because the majority of UK insurers simply don't want to insure it. It is also more expensive to purchase than when the property is fully occupied. This is because of the risk of fairly minor issues occurring in the property going unnoticed for longer periods of time, enabling a minor fault to develop into a potential disaster. Consider a water pipe in the loft space which is starting to fail. In a few hours, drips of water would normally be noticed coming through the ceiling below. However, if nobody is there to see it, in just a few days the damage can easily add up to many tens of thousands of pounds.

There are ways of reducing the premium by means of adding a voluntary excess or accepting certain restrictions in cover, but it is important to discuss these with an expert before making these decisions which will affect the cover you hold.

## **What conditions should I expect?**

Most specialist property insurance policies for empty homes will have conditions which will be applied for the added protection of the property. As these vary from one insurer to another, you should ensure that the policy you choose has conditions that you are happy you can meet, as if you do not comply, your cover could be affected and claims declined.

### **Common policy conditions**

#### **Security**

Some insurers insist on particular locks on doors and windows at the property.

You must ensure that you meet these requirements if they apply, as your policy will not be valid unless you do.

Even if a policy does not list which locks are fitted to a property, it is likely to be a policy condition that all locks, catches, alarms and any other devices provided for the security of the property are in full operation whenever the property is unattended.

#### **Inspections**

Most policies will have a requirement to inspect the property on a regular basis (someone else can do this on your behalf). This might be at least once every 7, every 14 or every 30 days depending on the policy. You should ensure that whoever carries out the inspections keeps a written record of these.

#### **Heating and water**

Some policies require the water system to be turned off and drained down.

Others will insist on the central heating being left on a 24 hour setting at a minimum temperature dictated by the insurer.

Some will apply the heating requirement only during the winter months.

#### **Remove valuables from the property**

When your property is not being lived in, the only safe place for your valuables is elsewhere.

This way, you dramatically reduce the risk of burglary as the main temptations have been removed.

This is a condition of many policies.

## Where can I obtain the cover I need?

### **The only sound advice - Talk to an expert.**

We know it's a cliché and goes against the current fad of DIY insurance arrangement on price comparison sites, but with these policies, the small print is as plentiful as it is critical to understand. There really is no substitute to speaking with an experienced specialist to ensure that the insurance policy you rely on to protect your family's main asset is going to operate effectively should the worst occur.

Cover for empty properties is available from a small number of providers.

One of these providers is Bickers Insurance Services. They specialise in this area of property insurance and their service is specifically designed to cater for the needs of those entering care on a temporary or long term basis.

They can arrange cover for buildings and contents, including contents cover in isolation for owners of flats or apartments.

Bickers Insurance Services have a brochure aimed at householders in or considering residential care, which can be downloaded [here](#).

## About the information in this factsheet

Please note that the information given in this factsheet has been provided on a general basis and as such may not reflect your individual circumstances. We therefore do not recommend that you act on any information contained in this document without first assessing your own situation and requirements and taking specific advice where necessary.

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