

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 will quite happily accommodate holidays or other absences of up to a few weeks at a time without affecting your policy cover. However, for any prolonged absence, whether planned or not, your insurance cover may be severely restricted.

How could my policy be affected?

After a specified time (most commonly either 30 or 60 days), the standard policy exclusions applying to a property when it becomes unoccupied will automatically come into force. These do vary, 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, the insurer may apply further restrictions or cancel cover completely. It is therefore important to speak with your insurer to find out what exclusions are to be applied and when.

Extending your existing policy

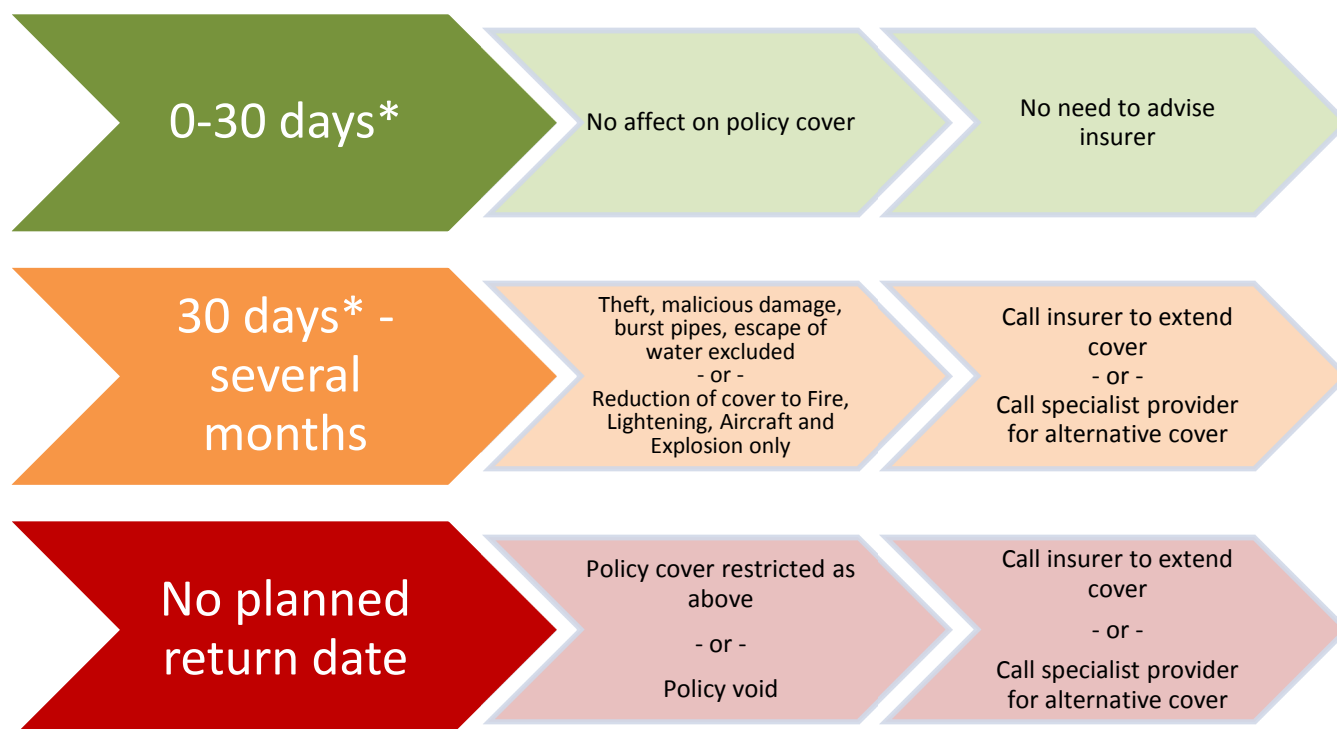
Your insurer may agree an extension of your current policy to continue full cover during your absence from the property, although they are likely to charge an additional premium to you as well as apply certain conditions during the period of absence. It is very important to obtain any policy adjustments 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.

Beware of 'Standard Terms'

If your existing insurer confirms that they can continue cover on 'standard terms', **this may not be as good as it sounds**. 'Standard terms' means that any exclusions in your policy wording will still apply and this could 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.

Do I need to act?

What restrictions apply and after how many days will vary from one insurer to another. The most likely scenarios are shown below, although you should **check with your insurer** what applies to you.



***Important note**

The number of days after which your policy cover is restricted varies from one policy to another. It is usually either 30 or 60 days. Check your policy or speak to your insurance provider.

Where can I obtain the cover I need?

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 provided a more detailed factsheet for those wishing to read more.

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. This factsheet has been provided for Independent Age by Bickers Insurance Services. It does not constitute a recommendation or endorsement of their services and similar services can be obtained from other providers.

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*This factsheet has been produced by Bickers Insurance Services,
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