

Are losses to your home covered if your home is vacant?

The answer? *It depends.*

*Most homeowner policies contain exclusionary language for losses that occur when a home is deemed vacant.**

A vacant home is more susceptible to a loss because no one is there to prevent or mitigate it.

Pipe Bursts



Window Breaks



Home is Vandalized



If you take some specific actions (e.g. leave personal property in the home, check on or have someone check on the home at regular intervals), your carrier may determine that your home is not vacant as defined in their policy. If not, you may need a separate insurance policy.

You have options. HomeServices Kentuckiana Insurance can help.

For additional information, to evaluate your current coverage or to obtain a no-obligation quote, contact us today!

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*Typically, a home is "vacant" if unoccupied for more than 30 to 60 days. However, the definition can vary by carrier.