

Does Your Clients Need Unoccupied Property Insurance?

At Higos, we understand that one of the biggest challenges for building owners is protecting their properties when they become unoccupied. After all, an unoccupied building can become much more susceptible to theft, structural damage, or flooding from a burst pipe, all of which could have devastating consequences.



What Is Unoccupied Property Insurance?

Unoccupied Property Insurance, also known as vacant property insurance or empty property insurance, is a type of insurance coverage designed to protect buildings and homes that are vacant or unoccupied for extended periods of time. This type of insurance provides cover for risks and liabilities that are unique to properties that are not actively lived in or used by their owners or tenants.

What Does Unoccupied Property Insurance Cover?

Unoccupied Building Insurance can cover a variety of different risks including:

- Fire
- Flooding
- Burst Pipes
- Escape of oil
- Vandalism
- Malicious damage
- Theft
- Property liability
- Legal Expenses



How Can Your Clients Protect Their Unoccupied Property?

To help protect your clients property they may need to take out a specialist Unoccupied Property Insurance policy to help ensure their property is protected. When a property becomes unoccupied for a period of time insurers can stipulate a variety of endorsements on their insurance policy that would need to be adhered to for cover to remain valid while the property is unoccupied. These could include:

- Regular visits to the unoccupied property, inspecting internally and externally for any issues that may have occurred. These could include unwanted intruders, damages, or water leaks. Any such damage should be reported to their insurer or broker at the earliest opportunity, as well as to the police if a crime has taken place. Check policy wordings for how often a vacant building or home needs to be inspected, and keep a record of each visit.
- Turn off electricity, gas, and water supplies at the mains, and drain down all water systems. Check policy wordings for specific endorsements as your clients may be asked to keep the heating system on, particularly during the winter months to prevent burst pipes. If the water system cannot be drained, ensure the heating is left on at no less than 7°C. Again, check this with your insurer as minimum temperatures can vary.
- Remove all waste and accumulated post on each visit, or keep the letterbox sealed.
- Ensuring that all protection and security devices are activated and fully working, any alarms or CCTV should continue to be operated, maintained, and inspected. Having security lighting could also be used to assist in deterring intruders from accessing the unoccupied building.
- Securing any main entry doors with a five-lever mortice deadlock to British Standard 3621 or similar.

What To Look Out For When Inspecting An Unoccupied Property:

- Tampering of security measures, such as attempts to disable alarm systems or CCTV.
- Rubbish accumulation or fly-tipping, as this can be a potential fire and health hazard.
- Leaks and weather damage.
- Property maintenance issues that could worsen and result in financial loss if not rectified.
- Anti-social behaviour such as graffiti or vandalism.

What Are The Reasons A Property Can Become Unoccupied?

Reasons for a property becoming unoccupied could include:

- Inheriting a property and waiting for probate.
- Travelling the world on sabbatical for a long period of time.
- An extended holiday.
- A second home that's used only part of the year.
- Moving into residential healthcare.

Unoccupied Property Insurance From Higos

At Higos, we understand that every unoccupied property is unique. That's why our agency team can provide bespoke, specialist insurance coverage for unoccupied homes, buildings, and properties. If the unexpected should happen, our friendly in-house claims team are ready to provide a prompt and personal service. For more information on how Higos can help protect your clients with unoccupied property Insurance, [get in touch](#) with our Agency team today.

Contact our agency team

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