



Minnesota Second Home Insurance Checklist

For lake cabins, vacation homes, and seasonal properties. Your primary homeowners policy doesn't cover these.

1. Your Property

- Address: _____
- Year Built: _____
- Dwelling Value: \$ _____
- Square Feet: _____
- Lake / river / pond access?
- Miles from fire dept: _____

3. Coverage Needed

- Dwelling: \$ _____
- Other Structures: \$ _____
- Personal Property: \$ _____
- Liability: \$ _____
- Medical payments: \$ _____
- Deductible: \$ _____

Second homes need higher liability limits.

2. How You Use It

- Seasonal use (summer only)
- Year-round use
- Rent to others? Y / N
- Family/guests use regularly
- Vacant in winter
- Property checks: ____/month

Rental activity requires disclosure.

4. Other Structures (Docks, Sheds, etc.)

- Dock / boat lift: \$ _____
- Detached garage: \$ _____
- Storage shed
- Guest cabin / bunkhouse
- Sauna / hot tub
- Other: _____

5. Property Type

- Lake cabin
- Lake home
- Vacation condo
- Hunting / fishing cabin
- Seasonal cottage
- Winter getaway

6. Minnesota / Winterization Considerations

- Maintain heat in winter (55°F+)
- Drain & shut off water in winter
- Need flood insurance? (near water)
- Ice dam / snow load concerns

Failure to winterize can void freeze damage coverage.

7. Questions to Ask

• What's covered during vacancy? • Winterization requirements? • Is my dock/boat lift covered? • Do I need flood insurance? • What if guests are injured? • Can I rent occasionally? • How often must I check the property? • What about frozen pipes?

8. Documents to Gather

- Property deed or purchase docs
- Current policy (if any)
- Photos of property & structures
- Inventory of belongings

Ready to Protect Your Cabin or Second Home?

Your getaway deserves proper coverage. Let us help you protect where memories are made.

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This checklist is for informational purposes only. Coverage needs vary. Consult with your agent for specific recommendations.