



Minnesota Vacant Home Insurance Checklist

Standard homeowners stops covering after 30-60 days of vacancy. Empty homes need special protection.

1. Property Information

- Property Address: _____
- Property Value: \$_____
- Year Built: _____
- Currently mortgaged? Y / N
- Vacancy Start Date: _____
- Expected Duration: _____

2. Reason for Vacancy

- Home listed for sale
- Estate settlement
- Between tenants
- Major renovation
- Job relocation
- Other: _____

Different situations may have different options.

3. Property Condition

- Heating system working
- Plumbing winterized OR heat on
- Roof in good condition
- No existing damage
- Utilities on / off
- Lawn/snow maintained

Freeze damage claims require proper winterization.

4. Security Measures

- Deadbolt locks on all doors
- Windows locked & secure
- Alarm system (monitored?)
- Security cameras
- Motion-sensor lighting
- Regular property checks

Better security = lower premiums.

5. Coverage Needed

- Property coverage: \$_____
- Liability coverage: \$_____
- Vandalism / theft
- Water damage
- Fire and wind
- Deductible: \$_____

6. Minnesota Winter Requirements

- Maintain heat (55°F minimum)
- OR drain plumbing completely
- Property checks (every 72 hrs?)
- Temperature monitoring?

Failure to winterize can void freeze damage coverage.

7. Questions to Ask

• When does my homeowners vacancy clause kick in? • Vacant vs. unoccupied—which am I? • Is theft covered? • Winterization requirements? • How often must I check the property? • What if vacancy is shorter/longer than expected? • What's NOT covered? • Is there a vacancy endorsement option?

8. Documents to Gather

- Current homeowners policy
- Property deed / mortgage info
- Photos of property condition
- Contact for property checks

Don't Wait Until Your Coverage Lapses

Get vacant home coverage in place before your standard policy's vacancy clause kicks in.

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