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Did **YOU** know?

Vacation or Second Homes and Freezing Pipes

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With the cold weather now upon us, we run the risk of frozen water pipes. Frozen pipes are second only to hurricanes in terms of the number of homes damaged each year.

It is easy to be diligent in our primary home. We usually turn the heat up a few degrees, open cabinets that house pipes to allow heat in, and during a cold spell, we may even let the faucet drip. Vulnerable pipes can be wrapped with widely available foam insulation. Also remembering to turn off the water supply to outdoor bibs and unhooking the garden hoses provides additional assurance that pipes will not freeze or burst.

But what should we do about the vacation or second home? Because there could be long stretches of time we are not in residence, additional steps may be necessary to protect this property. Of course we have purchased a homeowner's policy, but when was the last time you reviewed the coverage with your agent? Most policies will cover freezing of a water pipe or system. However, they might EXCLUDE coverage if the property is "vacant, unoccupied or being constructed" unless you have taken reasonable care to protect the property. Reasonable care typically includes shutting off and draining the water system or appliance and maintaining heat in the dwelling.

A vacant home or property is one that does not contain furniture or personal belongings, in essence, nobody is living there. Many coverages are lost or severely reduced when a home vacant. You must tell your agent when the property is vacant. While this might cause the insurance carrier to take action, you have informed them of the change in conditions which is required by the insurance policy.

An unoccupied residence means the property is furnished but we are not regularly domiciled there. While we may spend a lot of time at the house in the warmer months, probably not so much in January or February. The homeowner's policy should outline the length of time associated with any limitations.

So what can we do to protect our homes and make sure insurance coverage isn't jeopardized? In addition to the standard precautions, for long absences, we should also:

Turn off the main water supply and drain the systems getting as much water out of the supply pipes as possible.

Maintain the heat at 55 or 60 degrees.

Prompt discovery of any damage can help mitigate the loss as action can be taken to prevent further damage. Have a neighbor, family member, trusted friend or employee check in on the house regularly and especially after a storm or during an extended cold spell below 32 degrees. Maybe even consider hiring a property manager.

Document visits so the property does not fall into the "unoccupied" or "vacant" status.

BEWARE of Jacuzzis! In most cases, you cannot turn off the water supply. We should refer to the owner's manual for the manufacturer's instructions for winterizing the unit.



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