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# Common causes of unoccupied property insurance claims:

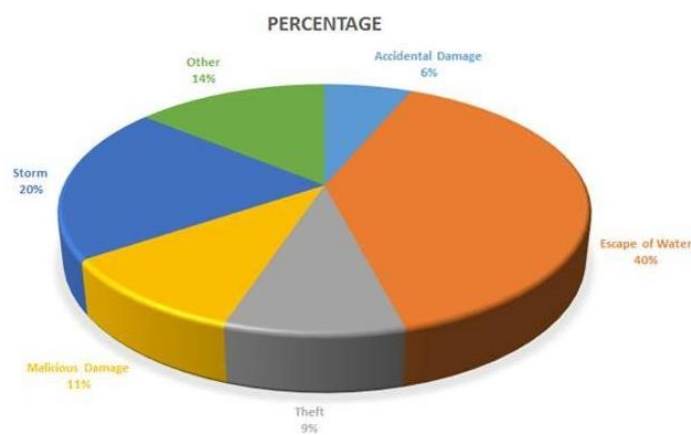
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 Vasek Insurance<sup>®</sup>  
Unoccupied Direct  
Property Insurance



Acting as an executor on an unoccupied property, or should someone have been moved into care, can come with associated risks, which is why it is vital to have suitable insurance in place. A quick look at insurance claims data from the inception of Vasek's Unoccupied Direct Property Insurance Cover in February 2017, through to January 2024, shows the top 5 most common causes of property damage claims were:

1. Escape of water
2. Storm
3. Theft
4. Accidental damage
5. Malicious damage



It is also of note that many standard home owner insurance policies do not cover the aforementioned causes if the property is vacant for longer than 30 days - a vital reason to ensure that suitable cover is in place.

Arguably, many property owners are not aware of some of the risks posed to unoccupied properties and perhaps assume that they will be covered under typical property insurance policies, but it's important for anybody acting as an executor on an unoccupied property to be aware of what can go wrong.



As an example, during the colder months especially, frozen pipes and subsequent escape of water can present a significant risk of damage. After a property is vacated, any water should ideally be drained from the property as remaining water may freeze, causing the pipes to expand and crack. As the warmer months arrive and the pipes thaw, the cracked pipes may leak, causing potentially thousands of pounds worth of damage to a property. With this risk in mind, our policy has a water drain down/heating clause, specifying requirements to help reduce the risk of such damage.

With more than 40% of our claims being for damage caused by flooding, this type of damage had the highest average cost per claim, at just over £14,400.

The process of sourcing suitable cover for an unoccupied property can initially appear complex. Finding cover suitable for the risks that an empty home may face can reduce the likelihood of a claim being rejected. It is worthwhile confirming the current level of cover with any existing insurance provider and comparing it with other products, helping you to make an informed decision that any unoccupied property/properties are covered should the worst happen.

If you would like to know more about Vasek Insurance's Unoccupied Direct Property Insurance for homes that are empty due to probate or the owner moving into care, please get in touch. You can email me at [wayne.shinn@vasek.co.uk](mailto:wayne.shinn@vasek.co.uk) or call me on [07833446070](tel:07833446070).

For more detailed information on Vasek Insurance's Unoccupied Direct Property Insurance, please take a look at the link below:

[Vasek's Unoccupied Direct Property Insurance.](#)