

THE EMPTY-HOUSE INSURANCE CLOCK

A one-page checklist for Iowa heirs and executors

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Most Iowa homeowner policies narrow or stop paying on a house that has sat empty for **30 to 60 days**. Coverage written for an empty house usually costs **50% or more** above a standard policy, and a burst pipe in a house with no coverage runs **\$20,000 to \$50,000**. This page is the two phone calls and one decision that keep the estate covered while everything else gets sorted.

DAY 1 — THE CALL TO THE CARRIER

- Tell the carrier the policyholder has died and the house may be empty. Ask how the policy treats that.
- Ask: "On what date does any vacancy provision take effect, and what coverage changes when it does?"
- Ask: "What does the estate need to send you to keep coverage in force during probate?"
- Get every answer in writing, and put the vacancy date the carrier gives you on the calendar.

WEEK 1 — KEEP THE HOUSE FROM BECOMING A CLAIM

- Heat, water, and power stay on; thermostat at 55°F or higher in cold months. Redirect the utility billing to the estate; do not cancel it.
- Locks checked and re-keyed if keys are scattered; mail picked up; lawn or snow on a schedule.
- Photograph every room, the exterior, basement, and roof, date-stamped and stored somewhere other than the house.
- One local person checks the house every week. Many policies on empty houses require it.

BEFORE DAY 30 — THE COVERAGE DECISION, WITH A LICENSED PRODUCER

- Choose the structure with a licensed insurance producer: a vacancy endorsement on the existing policy, or a separate vacant dwelling policy. Renovating before the sale? Ask about builder's risk.
- Get the new coverage bound **before day 60**. Do not let the existing policy lapse first.
- Budget for the difference. The exact figure comes from the producer's quote, not from this page.

THREE TERMS THAT DECIDE WHETHER A CLAIM IS PAID

Vacancy clause	Defines when a house counts as vacant, often after 30 or 60 days, and which coverages narrow once it does: vandalism, water damage from frozen pipes, glass, theft. Some carriers void the policy entirely.
Vacant dwelling policy	A separate policy that replaces the homeowner policy on an empty house: fire, lightning, wind, hail, and with most carriers vandalism and theft. Commonly 50% or more above the standard premium.
Builder's risk	Covers the structure and materials during significant renovation. Standard and vacant policies often exclude active construction.

WHERE I FIT

I hold the CPCU® from ten-plus years in property insurance, so I raise these questions on every estate house I work with. I do not quote, place, or advise on coverage; the carrier or a licensed producer does, and if the estate needs one I give three licensed names and the family chooses. What I do provide, within **1 business day** of an address: what the house would likely bring, what it would net after Iowa closing costs, and whether selling as-is or doing light preparation comes out ahead, in writing, with the reasoning shown. No listing agreement, no call required. Text **(563) 513-8771** or email **sarah@smartmovedsm.com**.

Informational only; not insurance, legal, or tax advice. Policy terms and vacancy periods vary by carrier and policy: verify them with your carrier or a licensed producer. Confirm every legal step with the estate's attorney. Printed and shared freely; nothing to sign.