

Snowbird Checklist

Securing your vacant home

If you head north in summer and south in winter, your properties will be vacant part of the year. Taking the right steps to protect them while vacant is essential. This checklist will help you prepare your home before you leave, giving you peace of mind year-round.

| Before you leave | Secure outdoor furniture and shutters if in a coastal area |
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| Insurance | ☐ Take valuables with you or store them somewhere secure like a bank safe deposit box |
| ☐ Talk to your insurance agent about your insurance policy to ensure you have proper protection | Forward mail to your current address |
| Ask about vacancy clauses or coverage changes for unoccupied homes | Double check any deliveries will be going to the correct address |
| Home | Set timers on indoor and outdoor lights to simulate occupancy |
| Lock all exterior doors | While Away |
| Lock all windows | Receive regular updates and photos from your |
| Add extra security (deadbolts, window bars) if possible | property checker |
| ☐ Install or activate alarm system | ☐ Monitor security system remotely via apps or services |
| ☐ Turn on motion detectors | ☐ Inform your insurance agent of any changes in vacancy status or property condition |
| ☐ Set up security cameras for remote monitoring | |
| Arrange for a trusted person (neighbor, friend, property manager) to check your home regularly | Returning Home |
| Provide contact info and instructions to your property checker | Inspect the entire property for damage, leaks, or signs of intrusion |
| ☐ Turn off the main water supply | Turn water and utilities back on carefully, and check for issues |
| ☐ Unplug non-essential appliances | Notify your insurance agent that you have returned and confirm coverage status |
| ☐ Keep internet service active for remote monitoring | |
| ☐ Trim trees and shrubs around the house | Forward mail to your current address |
| ☐ Clean gutters and downspouts | Double check any deliveries will be going to the correct address |
| ☐ Winterize plumbing if in a cold climate | |

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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