

VACANT HOME INSURANCE QUESTIONNAIRE



Property condition, vacancy, safeguards, renovation, coverage, and loss information.

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1. Applicant and Contact Information

Applicant / named insured * Trust, LLC, estate, or other owner

Primary contact * Phone * Email *

Mailing address Requested effective date *

2. Property Information

Property address * City / State / ZIP *

Year built Square feet Stories Number of units

Dwelling type:

Single-family	Duplex	Triplex / fourplex	Townhome
Condominium	Manufactured / modular	Other residential	Outbuildings

3. Vacancy Status and Intended Use

Date vacated Date acquired Expected occupancy Expected sale / lease

Primary reason for vacancy:

For sale	Between tenants	Estate / probate	Renovation
Foreclosure	Seasonal absence	New purchase	Other

Is the dwelling completely vacant and unoccupied? Yes No

Is furniture or personal property currently inside? Yes No

Explain why the home is vacant, who has access, and the plan and timeline for sale, rental, renovation, or occupancy:

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4. Construction, Roof, and Building Systems

Construction type:

Masonry	Frame	Masonry veneer	Fire resistive
Superior construction	Manufactured / modular	Other	Unknown

Roof type	Roof age	Roof update year	Roof condition
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Electrical update / type	Plumbing update / type	HVAC update / type
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Water heater age	Foundation / basement	Pool / spa / screen enclosure
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5. Utilities, Condition, and Maintenance

Are electrical service and exterior lighting kept on?	Yes	No
Is water service on at the property?	Yes	No
If water is on, are plumbing and water-heating systems monitored for leaks?	Yes	No
Is air conditioning or climate control operating?	Yes	No
Is the home weather-tight with doors, windows, and roof secured?	Yes	No
Are the lawn, pool, trees, and exterior regularly maintained?	Yes	No
Is there any unrepaired damage, code issue, mold, water intrusion, or structural concern?	Yes	No
Is there any aluminum wiring, knob-and-tube wiring, fuse panel, polybutylene, or galvanized plumbing?	Yes	No

Explain No or Yes answers that indicate a concern, including repair plans, contractors, dates, and estimated cost:

6. Site and Catastrophe Exposures

Mark applicable exposures or features:

Coastal / wind	Flood zone	Sinkhole	Wildfire / brush
Pool / spa	Trampoline	Detached structure	Prior unrepaired damage

Flood zone	Distance to coast / water	Wind mitigation date
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7. Vacancy Safeguards and Property Supervision

Inspection frequency

Inspector / caretaker

Distance from property

Mark every protection or control in place:

Central fire alarm

Central burglar alarm

Smoke detectors

Security cameras

Motion lighting

Gated access

Water leak detection

Automatic water shutoff

Local caretaker

Professional property manager

Mail / deliveries stopped

Windows / doors secured

Is the property checked inside and outside at least weekly?

Yes

No

Are alarms, cameras, and detectors active and maintained?

Yes

No

Are keys and access limited to authorized persons?

Yes

No

Are utilities, shutoffs, and emergency contacts clearly documented?

Yes

No

Is the property free of squatters, trespass, vandalism, or prior break-ins?

Yes

No

Describe inspections, alarm monitoring, utility management, emergency contacts, and any security or trespass history:

8. Renovation, Repair, and Contractor Activity

Is renovation, repair, demolition, or construction underway or planned?

Yes

No

Will work involve structural changes, roof replacement, hot work, or utility interruption?

Yes

No

Are contractors licensed and required to provide liability and workers compensation insurance?

Yes

No

Start date

Completion date

Estimated cost

Percent complete

General contractor / contact

Permit number / status

Describe completed and planned work, occupancy during work, permits, materials on site, and safeguards:

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9. Coverage Requested and Property Values

Dwelling limit	Other structures	Personal property	Premises liability
All other perils	Wind / hail	Named storm	Water damage
Mark coverages or terms to evaluate:			
Replacement cost	Actual cash value	Vandalism / malicious mischief	Theft
Water backup	Ordinance or law	Flood	Wind / hail

10. Current and Prior Insurance

Is insurance currently in force on this property?			Yes	No
Current carrier	Policy number	Expiration	Annual premium	
Any lapse, cancellation, nonrenewal, declination, or vacancy restriction in the past five years?			Yes	No

11. Property Losses - Past Five Years

Date	Cause / description	Paid / reserved	Open / closed
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Explain open claims, corrective action, unrepaired damage, or circumstances that may result in a claim:

12. Supporting Documents

Mark documents included:			
Current declarations	Five-year loss runs	Exterior / interior photos	Four-point inspection
Wind mitigation	Roof permit / invoice	Renovation scope / contract	Other attachment

13. Applicant Certification and Signature

The applicant represents that the information provided is true, complete, and accurate to the best of the applicant's knowledge. This questionnaire does not bind coverage; eligibility and terms are subject to carrier underwriting and the issued policy language.

Applicant / authorized representative *

Date *