THE EMPTY-HOUSE INSURANCE CLOCK

A one-page checklist for Iowa heirs and executors

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Many Iowa homeowner policies change or limit coverage once a house is vacant, often after **30 to 60 days** depending on the policy. An uncovered loss comes out of what the heirs receive. This page is the two phone calls and one decision that get the carrier's answer in writing 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 on a schedule; ask the carrier whether the policy sets one. On an estate house I am selling, I do this every two weeks with dated photos.

BEFORE THE CARRIER'S DATE — THE COVERAGE QUESTION, TO THREE LICENSED PRODUCERS

- Put the question to three licensed insurance producers: a vacancy endorsement on the existing policy, or a separate vacant dwelling policy. Renovating before the sale? Ask about builder's risk.
- Have any new coverage in place **before the date the carrier gave you**. 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 TO ASK ABOUT

Vacancy clause	Defines when a house counts as vacant, often after 30 to 60 days depending on the policy, and which coverages change once it does. Only the carrier can say what this policy does.
Vacant dwelling policy	A separate policy that replaces the homeowner policy on an empty house: fire, lightning, wind, hail, and under many policies vandalism and theft. The producer quotes it.
Builder's risk	Covers the structure and materials during significant renovation. Standard and vacant policies often exclude active construction.

WHERE I FIT

I raise these questions on every estate house I work with. I do not quote, place, or advise on coverage; the carrier or licensed producers do, and I give three licensed names and the family chooses. What I do provide, within **1 business day** of an address: a price range from named comparable sales, what it would net at both ends, and what I would check first, in writing, with the reasoning shown; three prices after I walk the house. 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 licensed producers. Confirm every legal step with the estate's attorney. Printed and shared freely; nothing to sign.