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INSURANCE GROUP

THE COMPLETE GUIDE TO PROTECTING YOUR HOLIDAY HOME



HOLIDAY HOME MAINTENANCE CHECKLIST

If you own a holiday home, it's important to keep it in good repair all year round, as ignoring potential issues can lead to some very costly repairs later on.

As one of the leading holiday home insurance providers in Ireland, we want to ensure your property stays safe and in good condition throughout the year. Use our seasonal maintenance checklists below to ensure you can easily maintain and protect your holiday home all year round and can continue to enjoy your retreat for years to come.

SPRING

Spring is the primary season for home maintenance and repairs – that's why it's called 'spring cleaning'. After months of being subjected to the trials of winter, your holiday home needs to be prepared for the summer. Spring also tends to be an off-season for holiday home lettings, so it is an ideal time to undertake more disruptive tasks.

INDOOR MAINTENANCE TASKS:

- ✓ Check Smoke Alarms & Carbon Monoxide Alarms
- ✓ Deep clean upholstery & curtains
- ✓ Dust ceiling, skirting boards & lamps
- ✓ Schedule chimney sweep
- ✓ Clean out air vents

OUTDOOR MAINTENANCE TASKS:

- ✓ Check roof for damage & leaks
- ✓ Ensure roof aerials are secure
- ✓ Clean gutters
- ✓ Power wash house exterior
- ✓ Wash windows
- ✓ Check for loose roof tiles following any winter storms

SUMMER

Perhaps unsurprisingly, the summer months are the best time to work on your lawn and garden, as well as finish up any works to the exterior of the property that aren't going to affect your letting potential.

INDOOR MAINTENANCE TASKS:

- ✓ Inspect attic for pests, water leaks & mould
- ✓ Deep clean bins & dish washer
- ✓ Clean blinds
- ✓ Check Smoke Alarms & Carbon Monoxide Alarms
- ✓ Clean refrigerator coils
- ✓ Clean tumble dryer & boiler vents

OUTDOOR MAINTENANCE TASKS:

- ✓ Check exterior for bees & wasps nests
- ✓ Declutter garage
- ✓ Exterior paint touch ups
- ✓ Clean patio & outdoor furniture
- ✓ Trim trees, bushes & shrubbery
- ✓ Power hose driveway & walkways

AUTUMN

When the leaves start to change to the rust and amber colours of autumn, that is your signal to prepare the property for the coming winter. If you don't use or let out your property over the winter months you need to complete the following tasks.

INDOOR MAINTENANCE TASKS:

- ✓ Unplug all electrics
- ✓ Turn off gas
- ✓ Turn off water from mains
- ✓ Drain water from pipes
- ✓ Remove perishable foodstuffs
- ✓ Install deadlocks on all windows & doors

OUTDOOR MAINTENANCE TASKS:

- ✓ Cover outdoor plants
- ✓ Remove all dead tree branches
- ✓ Store patio & outdoor furniture
- ✓ Install outdoor lighting
- ✓ Seal air leaks around windows & doors
- ✓ Inspect roof for damage before storm season

WINTER

Before winter fully sets in, you absolutely need to ensure that all the pipes were drained properly to avoid frozen pipes. By the time winter is underway, the majority of upkeep should have already been carried out; however, there are still a few tasks you should keep in mind.

INDOOR MAINTENANCE TASKS:

- ✓ Ensure all water has been drained from the pipes and tank *(to avoid frozen pipes)*
- ✓ Empty decorative vases & fountains
- ✓ Close curtains & blinds
- ✓ Review holiday home insurance policy

OUTDOOR MAINTENANCE TASKS:

- ✓ Ask a neighbour to check on property *(to check on damage from storms etc.)*
- ✓ Ensure all patio furniture is stored
- ✓ Close damper or flue on fireplace
- ✓ Secure safety of any vehicles / caravans

TIPS FOR LETTING OUT YOUR HOLIDAY HOME

Letting out your holiday home to someone so they can enjoy it as much as you do and so you can supplement your income can be a rewarding experience. However, letting your holiday home is not without risk, so it's important to understand how to properly protect it.

Our holiday home insurance experts have put together a list of the key things you will need to consider before letting out your holiday home.

DAMAGE CONTROL

Clearly communicate certain conditions to your guests and explain that they are responsible for the costs of any breakage or damage in or to the property. This will improve the likelihood that they will treat your house with the respect it deserves

Security or Damage Deposits allow you to easily recoup small sums by withholding that proportion of this deposit. However, note the emphasis on 'small'. Loss or damage greater than the security deposit will still need to be sought from your guests, so ensure you have clearly outlined the conditions of the damage deposit.

ENSURE EVERYTHING IS INSURED

Typically, holiday home insurance covers your property against any fire, storm or flooding that causes damage to the structure itself. But don't forget about those items in your holiday home that are so important too. From the couch to the curtains, make sure to have them adequately insured. It's a good idea to check your contents sum insured is sufficient; you can do this by compiling a room by room list and add the values of the items together. Once complete it may surprise you!

Additionally, something that's often overlooked: if you make any home improvements or do any replacements, don't forget to notify your insurer prior to any changes and check your insurance details are updated to reflect this. You don't want to be under-insured!

DON'T LOSE OUT THROUGH LOSS OF RENT

In the unfortunate event that you have to cancel a guest's booking, your holiday home insurance policy should cover any loss of rental income. However, policies usually only pay out after an insured event such as a flood or fire that results in the holiday home becoming uninhabitable, and not for maintenance-related incidents like painting or building works.

EMPTY HOUSES CAN LEAD TO EMPTY POCKETS

If your property is unoccupied, the chances of burst pipes, burglary and rising damp increase, so ensure your property is still covered even when it's empty. Check if you have a winter unoccupancy clause in your policy. If you do, check to see when it is in effect.

Check also to see if, like many policies, you are required to completely drain the water system or just turn the water off if there's not going to be someone there. Finally, check to see if it is a requirement that you inspect your property regularly. This is especially important if you live far away from your holiday home.

THE BEST THING TO DO IN THE EVENT THAT DAMAGE IS DONE

There may come a time when damage is done to your holiday home that needs to be rectified. Make sure to notify your insurer as soon as possible following the guidance issued by the claims handler. Ensure to ask what your excess is for the claim - you may find out the excess is more than it will cost to repair the damage.

HOW TO SELECT THE *RIGHT* HOLIDAY HOME INSURANCE

When it comes to insuring your holiday home it is important to ensure you are taking out the right cover for your needs. Unfortunately, many claims are unsuccessful because the incorrect type of insurance was originally chosen. As holiday properties have more risk involved due to their prolonged periods of vacancy, they need a specific holiday home insurance policy.

In order to maintain comprehensive cover, it's important you understand the ins and outs of your insurance. That's why we've compiled the top 6 things to consider before selecting your policy.

1 IS THERE A MINIMUM PERIOD OF OCCUPANCY?

Before you purchase your policy check what conditions you must comply with whilst the property is unoccupied. Most holiday home policies contain a condition which holiday home policies have a policy condition in place which states that during the winter months (1st November to 31st March) the water is off at the mains and the system drained.

If the property is vacant for longer than this period, it will probably need specialist vacant property insurance instead. Luckily, this gives you the perfect excuse to take more holidays!

2 DO I NEED TO HIRE A PROPERTY MANAGER?

While most holiday home insurers don't require that you hire a property manager, many policies may include specific maintenance requirements. Generally, holiday home insurers require someone to inspect the property at least once a month to make sure it's kept in good condition.

Be sure to ask your holiday home insurance provider about how often it needs to be checked, and by whom. Most will allow a trusted friend, neighbour or family member to carry out the checks on your behalf, as long as you tell your provider who is visiting the home and keep a record.

3 WHAT ARE THE MINIMUM-SECURITY REQUIREMENTS

Most insurance policies for holiday homes will have a minimum-security requirement clause to ensure your property is well protected. These requirements often include installing security systems, 5 lever mortice deadlocks on external doors and key operated window locks.

If you don't meet these standards you may not be covered for any burglary theft or attempted theft claims, check with your insurer – so it is vital that you understand all of the requirements to avoid invalidating your policy.

4 ARE MY CONTENTS COVERED?

Assuming that your holiday home contents are automatically protected by your holiday home insurance policy can be a costly mistake. It's always best to ask about contents cover when requesting a quote.

This allows you to factor in the cost of a contents add-on when you're making your decision, and make sure you don't unknowingly leave your belongings unprotected. After all, contents cover is essential for holiday homes, due to the increased risk of theft or damage by tenants.

5 DOES THE POLICY COVER ACCIDENTAL DAMAGE?

While every holiday home insurance policy covers a level of damage, some providers only extend cover to deliberately caused damage. Many do not include accidental damage, like spilling red wine on your new carpet or burning your counter-top with a hot frying pan, in their standard policies.

Unfortunately, these are the most common types of holiday home insurance claims, especially when you rent out your property. While accidental damage add-ons are available, when requesting holiday home insurance quotes, enquire whether the quote covers accidental damage.

6 IS THE COST OF EMERGENCY ACCOMMODATION COVERED?

While most holiday home insurers cover the costs of temporary accommodation if the property can't be lived in, it's important to find out how much they're willing to pay. Generally, they'll offer up to 10% of the value of the insured building, though it is advisable to check what cover is available.

Having insurance cover in place for your holiday home is a great move and taking the time to consider the above 6 requirements will ensure you select a policy that truly meets your needs and budget.

HOLIDAY HOME INSURANCE FAQs

Choosing the best holiday home insurance is a significant consideration. However, insurance policies are often full of jargon, which makes it hard to complete a quick and easy holiday home insurance comparison.

In fact, this causes many of us to simply glance at our insurance contract once, before shoving it in a drawer until it's time to renew it. To simplify matters we've answered your 10 most frequently asked questions about holiday home insurance.

1 WHY DO HOLIDAY HOMES REQUIRE SPECIALIST INSURANCE?

Though it might seem like all homes require the same level of insurance, holiday homes have unique requirements. Since they're left unoccupied quite frequently and can be occupied by several different lots of tenants, the risk of damage increases, making specialist holiday home insurance essential.

2 HOW MUCH COVER DO I NEED?

When considering how much insurance cover your holiday home needs, you should think of how much it would cost to rebuild the property. Many make the mistake of paying a premium for the market value instead, which can be unnecessarily high. Check out [scsi.ie](https://www.scsi.ie) for guidance.

3 WHAT'S THE DIFFERENCE BETWEEN CONTENTS AND BUILDING COVER?

Holiday home insurance is split up into contents cover and building cover. Essentially, buildings insurance covers your property's structure against damage – this is the part that foots the bill for rebuilding or repairs. On the other hand, contents insurance protects the belongings inside the holiday home that generally can't be taken with you, for example televisions, sofas, beds, curtains, tables.

4 WHAT DOES THE ACCIDENTAL CLAUSE COVER?

A standard accidental damage clause covers damage due to human error, such as paint spills or an accidentally burnt counter top. If you're adding this to your cover, it may increase your premium.

5 DOES HOLIDAY HOME INSURANCE COVER LETTING AS WELL?

It might surprise you to learn most holiday home insurance policies in Ireland don't automatically cover letting. Letting out your holiday home puts it an increased risk of damage, and so needs to be discussed with your provider beforehand. Luckily, this cover can be easily added to your existing policy, as long as you give prior notice.

6 DOES HOLIDAY HOME INSURANCE COVER INCLUDE PUBLIC LIABILITY?

Yes, Public Liability cover is included in standard holiday home insurance policies. You can therefore protect yourself against the costs of a claim if anyone injures themselves on the property, although note that negligence must be proven against you.

7 DOES MY INSURANCE COVER LOSS OF EARNINGS?

If you're letting your holiday home, and it becomes uninhabitable as a result of an insured event, your insurance may save the day! Most policies will cover the loss of rent for a specified period of time, though the length of this period can vary greatly from provider to provider.

8 DOES THE FINE PRINT INCLUDE AN OCCUPANCY WARRANTY?

Most holiday home insurers will require that during the period of the 1st November to 31st March, the water system is turned off at the mains and drained, the electricity is switched off and the property is inspected at least once a month. Your property will need to be checked at least once a month by the homeowner or another appointed person. Ensure you check with your insurance provider about unoccupancy clauses before leaving your property unoccupied.

9 I DIDN'T TURN ON THE ALARM AND MY HOME HAS BEEN BURGLER. AM I COVERED?

If you received a discount when insuring your holiday home for having a security system installed, or it was a policy requirement, you may not be covered. Though you should always check with your provider for confirmation, it's likely that failing to set the alarm will invalidate your policy if it was a condition of the original agreement.

10 MY PROPERTY IS A HOLIDAY HOME AND MAY BE UP FOR SALE OR BEING RENOVATED, IS MY HOLIDAY HOME INSURANCE VALID?

If your property is a holiday home which is unoccupied as it is awaiting sale or having work done, it may invalidate your current holiday home insurance cover. Before taking any action, you'll need to discuss your plans with your insurance provider, and depending on your policy, you may have to take out additional cover.

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OBF are one of Ireland's leading specialist holiday home insurance providers. Our team of experts understand the needs of holiday home owners and will be happy to provide the cover that's right for you. Call us, e-mail us or visit our website today to get a competitive quote for comprehensive cover.

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