

# Vacant Property Claim■Prep Workbook (2026)

Local Home Buyers USA • Owner/HOA Edition

## How to use this workbook

This checklist helps owners, heirs, and HOAs document a vacant property before a loss and assemble everything an adjuster, title company, or attorney will ask for after an incident. It does not replace legal advice or your insurance policy. Always confirm vacancy clauses and endorsement requirements in writing with your carrier.

## Owner & Policy Basics

- Insured name(s), mailing address, phone, email
- Insurer, policy number, agent contact
- Vacancy start date (per policy definition)
- Endorsements in force (vacancy permit/DP-1/DP-3)
- Proof of ownership (deed/title report)
- HOA/property manager contact (if applicable)

## Property Baseline (Document Now)

- Full exterior photo set (front, sides, rear, roofline)
- Full interior photo set (every room, closets, attic, crawlspace)
- Mechanical systems: HVAC, water heater, electrical panel (serials)
- Utility meter readings and shutoffs (date-stamped)
- Open permits or recent repairs (invoices/contractors)

## Security & Hardening

- Monitored alarm service active (attach vendor agreement)
- Exterior dusk■to■dawn lighting on timers
- Smart locks / unique codes; spare keys accounted for
- Water shutoff and leak sensors installed
- HVAC condenser cage/lock; copper-rich areas secured
- Weekly walkthrough schedule/log owner or vendor

## Incident Response (When Something Happens)

- Call police (obtain report # and responding officer)
- Preserve evidence: photos/video of damage and points of entry
- Emergency mitigation (board■up, tarp, water extraction)
- Collect serials/inventory for stolen items
- Notify insurer/agent; get claim # in writing
- Save all receipts; keep a running timeline of actions

## Title & Identity Protection

- Recent title policy/commitment if available
- Property tax statements and utility bills proving non-consent occupancy
- Affidavit templates for unauthorized occupancy (if advised by counsel)
- Contacts for preferred title company and real estate attorney

## Adjuster-Ready Packet (Attach)

- Policy declarations + endorsements
- Baseline photo set + walkthrough logs
- Police report and mitigation invoices
- Contractor estimates (repair/replace)
- Any camera/alarm vendor exports

## Weekly Walkthrough Log

Date	Inspector	Exterior OK	Interior OK	Notes/Actions
___/___/___	_____	■	■	
___/___/___	_____	■	■	
___/___/___	_____	■	■	
___/___/___	_____	■	■	
___/___/___	_____	■	■	
___/___/___	_____	■	■	
___/___/___	_____	■	■	
___/___/___	_____	■	■	
___/___/___	_____	■	■	
___/___/___	_____	■	■	
___/___/___	_____	■	■	
___/___/___	_____	■	■	
___/___/___	_____	■	■	
___/___/___	_____	■	■	

## Important Reminders

- Vacancy clauses often limit or exclude coverage after 30–60 days without an endorsement—confirm in writing.
- Definitions of 'vacant' vs 'unoccupied' vary by policy—ask your carrier how they count days.
- Keep copies of every notice, invoice, and email in a single folder (cloud + local).
- If unauthorized occupants appear, contact police and counsel promptly; follow state-specific procedures.