



UMI INSURANCE TIP SHEET

VACANT OR UNOCCUPIED BUILDINGS

United Methodist Insurance's only mission is protecting the property and ministries of The United Methodist Church. Our service provider Church Insurance Agency Corporation (CIAC) would like to make the following recommendations regarding vacant or unoccupied buildings:

- Constantly monitor with regular inspections during early morning and late night hours.
- Update locks and be sure they are used.
- Notify local authorities and request routine drive-by.
- Use timers on your external lighting and use as much outside lighting as possible.
- Maintain landscaping and be sure to remove any trash, containers, etc.
- Stop mail to avoid piling up.
- Use security alarms and security cameras when possible.
- Shut off water and drain pipes while maintaining heat at 45 degrees or higher.

The policy offered by United Methodist Insurance reads as follows:

"We do not pay for loss caused by attempted theft, breakage of building glass, sprinkler leakage (unless you have protected the system against freezing), theft, vandalism, or water damage occurring while the building or structure has been;

a. vacant for more than 60 consecutive days, or

b. unoccupied for more than:

1) 60 consecutive days; or

2) the usual or incidental un-occupancy period for the described premises whichever is longer.

The amount we pay for any loss that is not otherwise excluded is reduced by

Date Property Became Vacant & Unoccupied

Less than 3 months

More than 3, less than 6 months

6 months or more

Applicable Property Deductible

No change

5% of value deductible

10% of value deductible

We hope that the information provided here will help you have a more secure location. Should you have additional questions or concerns, please contact Church Insurance Agency at (800) 293-3525.

Information and descriptions of policies and services are provided solely for general informational purposes and are not intended to be complete descriptions. For complete details of coverage, including exclusions, limitations and restrictions, the actual policy or certificate shall govern.



United Methodist Insurance

Property & Casualty Coverage for Your Ministry

THE UNITED METHODIST CHURCH

Enrollment Center **855-606-6505**

Service Center **800-293-3525**

www.uminsure.org