

## Client Alert

### An Unexpected Side-Effect of COVID-19

During the last 14+ months, we have all experienced major changes to our daily lives due to the pandemic. These have ranged from small things such as finally learning to make a successful sourdough starter to the more major shifts of work from home or school from home through the magic of technology. For the lucky amongst us, the pandemic may have involved a shift of address from a primary residence in a more urban area to a vacation property that afforded a greater ability to social distance.

While the news has been full of tips, tricks, and pitfalls to avoid related to life during Covid, our firm recently learned about one issue that seems to have been under the radar for many people, specifically the potential liability of leaving your primary residence vacant. Homeowner's insurance policies standardly include "vacancy exclusions", which can permit the insurance provider to deny coverage for property damage during a time the property is deemed vacant. What period of time would it take for a property to be deemed vacant will depend upon the terms of the policy. As Thomas Jefferson was fond of saying "knowledge is power". Now is a good time to take a look at your own homeowner's insurance policy to determine how the vacancy exclusion may apply to you, and how to fix any problems in coverage



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