Seasonal / Secondary Home Insurance

Personal insurance - coverage overview, limitations and how to get a quote



OVERVIEW

Second homes that sit empty part of the year need a policy written for seasonal occupancy.

WHAT'S COVERED

Dwelling
Repairs or rebuilds the home after fire, wind, theft and other covered losses.

Personal property
Furniture, clothing and belongings, at home or away.

Personal liability
Injuries to guests and damage you cause to others.

Theft while unoccupied
Available with monitored alarms.

Freeze protection
Burst pipes when heat is maintained.

Good to know
Low-temperature alarms and automatic water shut-offs help qualify seasonal homes.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Freeze damage if heat isn't maintained
- × Vacancy beyond policy limits

All policies:

- Each coverage carries its own limits and deductibles; some items have sublimits unless they are scheduled.
- Losses the policy excludes - commonly wear and tear, lack of maintenance and intentional acts - are not covered unless added by endorsement or a separate policy.
- Coverage relies on accurate application information; misstatements can affect claims or the policy.
- Coverage options, discounts and eligibility vary by insurer and state.

HAVE THESE READY

- Property address, year built and square footage
- Roof age and type, and heating / electrical updates
- Current declarations page
- Claims in the past 5 years
- Months the home is occupied each year

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/seasonal-secondary-home/

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