

Seasonal Property Insurance



More than a seasonal property insurance policy

What is it?

Seasonal property insurance is designed for your cabin, ski chalet or any similar property that you use periodically as a vacation property. Seasonal property insurance is similar to your homeowner policy, but with special allowances to reflect significant periods of off-season vacancy.

Why you may need it

- You own a cottage, cabin, chalet or similar-type property
- Your seasonal property is vacant periodically during the year
- Your seasonal property is located in an area prone to severe weather
- You want financial coverage in the event that your property is damaged by fire, water, theft or vandalism

What you need to know

- Seasonal property policies may exclude some coverages that are available with traditional home insurance policies – like sewer back up and outdoor property
- Some structural issues may not be covered (or may be covered to a lesser degree) due to the fact that they would be considered preventable if you were in attendance

Contact a Western Financial Group broker for more information on Seasonal Property Insurance.