

Four Essential Questions

Before Buying Insurance for Your Cabin

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In my 30 years as an insurance agent, I have seen the seasonal cabin evolve from a one- or two-room structure passed down through generations to beautiful, sprawling, multi-level buildings nicer than many people's primary homes. No matter the square footage or vintage, cabins are always special to those who choose to own them. Family memories are created there: traditions are created and passed on from generation to generation as peaceful times are spent together.

Whether it's a seasonal cabin or bare hunting land, protecting the structure and traditions requires proper insurance coverage.

Following are answers to four questions cabin owners should ask about their insurance coverage.

Do I need to insure the cabin with my primary home?

Many companies will not write a policy for a seasonal or secondary residence if they don't also insure your primary home. They simply don't want the extra exposure of a home that is empty more than it is occupied if they aren't also getting the premium dollars on the primary home. Insuring both houses with the same company is more convenient as you may be able to just add the second location onto your existing policy, therefore eliminating the need for a second policy (and a second bill).

There are, however, quite a few companies that will write your seasonal cabin on a separate policy without insuring your primary home and do a good job of it. Many are able to write it on a



Gunflint Trail, MN. Photo by Neil Johnson

homeowner's policy with all of the bells and whistles of the policy you have on your primary home. They can insure contents as a percentage of the dwelling amount, include coverage for both theft and liability. Some will even be willing to add your four wheelers, snowmobiles, and watercraft.

If I have no buildings, do I still need to insure the land?

Pure vacant land is usually covered for liability by your primary home policy. This coverage would kick in if someone were injured on your land. Typical policy language states "Vacant land, other than farmland, that is owned by or rented to an insured person" is a covered location. Be careful of the phrase "vacant land," however—if there is any development on the property, it may not be considered vacant any longer. Examples of development may be a permanent frame deer stand, fencing, or an outhouse. Even these minimalist "structures" may negate coverage. The bottom line is that you should check with your company on your specific situation.

What about all of the contents in my cabin?

The answer depends on the size and use of your cabin. Do you only have a few personal items at the cabin or is it a fully furnished home? Seasonal insurance policies may have no contents coverage at all or very limited contents coverage. Some will cover a percentage of the dwelling amount, just like your primary home. Again, you should check with your specific company to see what coverage they give for the contents of your cabin. It is common for your primary home policy to automatically extend 10 percent of your primary home contents coverage to another location, like your cabin.

Are my recreational vehicles covered at my cabin?

Items such as four wheelers, snowmobiles, and boats are rarely covered automatically under your home or cabin policy. These items usually must be insured separately either as a rider on your policy or on a specialty policy. If the items are shared between your primary home and seasonal cabin, you should check with your insurance company to see how they wish to insure them.

As with all insurance, it's best to ask questions about your specific situation before there is a loss. Being proactive is the smartest way to protect those things that are special to you. 



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