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Will Your Insurance Still Cover Your Cape Cod House All Winter? What Vacancy Clauses Don't Tell You

A free field guide from the people who actually live here.

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Most off-Cape owners I talk to in October assume their homeowners policy follows them home — that the house in Wellfleet or Chatham stays insured the same way whether they're sitting in it or not. It doesn't. Buried in nearly every standard HO-3 policy is a vacancy clause that can void big chunks of your coverage somewhere between day 30 and day 60 of an empty house. Pipe burst on day 75? Carrier denies the claim. Vandalism over a quiet February? Denied.

This isn't a scare piece. It's the conversation I wish more second-home owners had with their broker before Columbus Day, because the fixes are cheap, mostly mechanical, and the carriers servicing the Outer Cape have very specific opinions about what counts as "occupied."

The 60-day cliff hiding in your policy

Pull out your declarations page and find the "Vacancy" or "Unoccupied Dwelling" section. On a standard Massachusetts HO-3 — which is what most Cape second homes carry — you'll find some version of this:

> *We do not insure for loss caused by vandalism, malicious mischief, theft, broken glass, or water damage if the dwelling has been vacant for more than 60 consecutive days immediately before the loss.*

Two things matter here. First, the clock is **consecutive days**. A weekend stopover at your Brewster house on day 45 resets nothing on some policies and resets everything on others — it depends on the carrier's definition of "occupied," which I'll get to. Second, the perils excluded are exactly the ones a closed-up Cape house is most exposed to: frozen pipe water damage, vandalism in quiet shoulder-season neighborhoods, and theft.

Vermont Mutual, MAPFRE, Plymouth Rock, and the Andover Companies — the four carriers writing the bulk of Cape second-home policies in 2026 — all use some version of the 60-day rule, but the language differs in ways that cost money.

"Vacant" vs "Unoccupied" — the distinction that decides claims

These two words are not interchangeable in an insurance contract, and the difference is where most denials come from.

- **Unoccupied** means no one is living there, but personal property is still inside. Furniture, dishes, clothes in drawers. Your closed Truro cottage in January is almost certainly unoccupied.
- **Vacant** means the dwelling is empty of personal property *and* people. A house mid-renovation between owners is vacant.

Most homeowners hear the 60-day rule and assume it doesn't apply to them because the house is still full of stuff. That's only true if your policy's clause says *vacant*. If it says *unoccupied* — and several Cape-written policies do — you're on the clock the moment you lock up after Labor Day.

Read the actual word. It changes everything.

What the carriers serving the Cape actually require in 2026

I pulled current underwriting guidance for the five carriers writing the most Cape policies this year. Here's the practical picture:

Carrier	Vacancy/Unoccupancy Trigger	Required Winter Heat Setting	Vacancy Endorsement Available?	Approx. Endorsement Cost (2026)
Vermont Mutual	60 days unoccupied	55°F minimum, documented	Yes — VM-VAC endorsement	$180–$340/yr
MAPFRE	60 days vacant	55°F minimum	Yes, with inspection	$220–$425/yr
Plymouth Rock	30 days unoccupied (Cape/Islands zone)	60°F minimum	Yes, short-term only	$290–$510/yr
Andover Companies	60 days unoccupied	55°F + monitored alarm	Yes — case-by-case	$250–$480/yr
MA FAIR Plan	Vacant rule per HO-3 baseline	55°F minimum	No — separate DP-1 required	DP-1 quoted separately

Plymouth Rock's **30-day trigger** in Barnstable, Dukes, and Nantucket counties is the one that surprises people. If you closed your Eastham house October 15 and a pipe lets go November 20, you're past the clock on a Plymouth Rock policy even though you'd still be covered on a Vermont Mutual one. Same house, same loss, different carrier — different answer.

The frozen-pipe gotcha that has nothing to do with vacancy

Even if you're well inside your vacancy window, every Cape homeowners policy I've reviewed contains a separate **freeze exclusion** that activates the moment you leave the house unoccupied without taking one of two precautions:

1. Maintain heat in the building, **or**
2. Shut off the water supply and drain the system (including the water heater and any exterior spigots)

If you do neither and a pipe freezes, the claim is denied — and the 60-day clock has nothing to do with it. The exclusion lives in the "Perils Insured Against" section, not the vacancy section, and applies from day one of an unoccupied house.

The mistake I see most often: owners set the thermostat to 50°F to save oil. Most policies require 55°F at minimum; Plymouth Rock requires 60°F. **Five degrees of thermostat cheapness has voided more claims on the Cape than any other single decision.**

If you're going the drain-down route — common in Wellfleet, Truro, and parts of Provincetown where owners shut completely down for winter — you need documentation. A plumber's invoice dated before your departure is what carriers ask for at claim time. Expect to pay **$225–$400 for a full drain-down on the Outer Cape in 2026**, and the same again for a spring re-pressurization.

Wind and flood endorsements that quietly change in October

If your house sits east of Route 6 in Eastham, anywhere in Wellfleet/Truro/Provincetown, or in the wind-exposed bayside sections of Brewster and Orleans, you likely carry a separate wind/hail deductible — often 1% to 5% of dwelling coverage. That deductible doesn't change in winter, but two things do:

- **Roof age limitations tighten.** Several Cape carriers stop paying replacement cost on roofs over 15 years old as of 2026 underwriting, switching to actual cash value. A nor'easter in February on an 18-year-old roof on a $900,000 Chatham house can mean $30,000+ out of pocket you didn't expect.
- **Flood policies through the NFIP renew on their own schedule** and do not honor vacancy clauses the way homeowners policies do — but they also won't pay for freeze damage, ever. Flood and freeze are separate problems with separate paperwork.

What to actually do before you close up

The fix isn't expensive; it's procedural.

1. **Call your broker before October 15** and ask three specific questions: What is my vacancy/unoccupancy trigger in days? What is my minimum required heat setting? Do I need to notify you when I leave?
2. **Install a freeze-monitoring sensor** that texts you when interior temp drops below 45°F. The cellular-based units (Temp Stick, Govee with hub) run $40–$120 and are accepted by every Cape carrier as evidence of "documented monitoring."
3. **If you're staying away longer than 60 days, get the vacancy endorsement.** It's almost always cheaper than the gap in coverage. Vermont Mutual's VM-VAC at $180 is a no-brainer compared to a denied $40,000 water claim.
4. **Document the drain-down or the heat-on.** Keep the plumber's invoice or photograph the thermostat with a dated newspaper visible (yes, really — adjusters love this).
5. **Have someone check the house every 14 days.** Many policies require this in fine print and don't tell you unless you ask. A Chatham or Orleans property manager check runs $35–$65 per visit in 2026, and the carrier will accept their log as proof of occupancy in some cases — a way to reset the vacancy clock without you driving down.

Two don't-miss warnings

Don't assume your short-term winter rental bookings keep the house "occupied." Most policies explicitly exclude short-term rentals from counting as occupancy for vacancy-clause purposes. A two-night December rental does not reset your clock. If you rent short-term in winter, you need a separate landlord/short-term-rental endorsement on top of everything else, and most homeowners policies on the Cape won't allow it at all — you'll need a DP-3 or a commercial policy.

Don't let your broker quietly switch you to a DP-1 "for vacancy" without understanding what you're giving up. A DP-1 dwelling policy covers fewer perils than your HO-3 — typically just fire, lightning, and a handful of named risks. It's a legitimate product for genuinely vacant houses, but for a closed-but-furnished Cape second home, the right answer is usually an HO-3 with a vacancy endorsement, not a downgrade to DP-1. Some brokers push DP-1 because the commission structure is friendlier; you absorb the coverage gap. Ask explicitly which form you're being moved to and why.

The carriers aren't trying to trick anyone, but the boilerplate language genuinely doesn't tell you what the 60-day clock means in practice. A 20-minute call with your broker in early October and a $90 freeze sensor is the difference between a covered winter and a denied claim that ruins April.

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