



September Loss Prevention: Vacation Home & Rental Property Risk

A checklist to help protect your home or property for the quieter months ahead.

Secure Your Property

- ☐ Lock all doors and windows, including sheds, garages, and outbuildings.
- ☐ Store outdoor furniture, grills, and recreational equipment in a secure location.
- ☐ Test exterior lighting and consider installing motion-sensor lights or security cameras.

Prevent Water Damage

- ☐ Shut off the main water supply if the home will be vacant for an extended period.
- ☐ Drain and disconnect outdoor hoses and irrigation systems.
- ☐ Inspect plumbing, appliances, and water heaters for leaks before leaving.

Tidy Up the Exterior

- ☐ Trim back overgrown trees and shrubs to reduce storm damage and deter trespassers.
- ☐ Clean gutters and remove debris from roofs and decks.

Prepare Utilities

- ☐ Unplug unnecessary electronics and appliances.
- ☐ Adjust thermostats as needed to protect the home while conserving energy.
- ☐ Confirm smoke alarms, carbon monoxide detectors, and security systems are functioning properly.

Don't Let the Home Look Vacant

- ☐ Arrange for someone to periodically check on the property.
- ☐ Forward mail or place deliveries on hold.
- ☐ If possible, use timers for interior lights to create the appearance that someone is home.

For Rental Property Owners

If your property has been used as a short-term rental during the summer:

- ☐ Perform a thorough inspection after your final guests depart.
- ☐ Document any damage before completing repairs.
- ☐ Review maintenance needs before the off-season.