

## PROTECTING UNOCCUPIED AND VACANT BUILDINGS

Unoccupied buildings can come with unexpected risks. From criminal damage to burst pipes, fire, or even simple maintenance issues, things can go wrong quickly when a building is left empty. That is why it is so important to understand the risks involved, no matter how long the building is vacant.

If your property is going to be unoccupied, the first step is to let your insurer know. This helps keep your cover in place and makes sure your policy reflects the situation accurately.

To make things easier, we have created a simple checklist. It walks you through key steps to help reduce the risks while your building is empty. The tasks might vary depending on your building's size, location or use, so feel free to adapt it to suit your needs.

Risk Assessments and Response Plans	COMPLETED
Conduct a risk assessment that considers any risks resulting from the building's vacancy.	<input type="checkbox"/>
Notify the building's insurer and local authorities (eg local council) of the property's vacancy.	<input type="checkbox"/>
Establish a vacant or unoccupied building emergency response plan. Consider how long it will take for emergency services to arrive at the building in the event of a disaster.	<input type="checkbox"/>
Evaluate the crime risk of the building's location. Determine which property features criminals are most likely to target.	<input type="checkbox"/>
Implement appropriate measures to deter potential criminals.	<input type="checkbox"/>

**Alarm Systems and Security Measures****COMPLETED**

Ensure an appropriate security system is in place; install one if there is not. Keep all security systems active.	<input type="checkbox"/>
Establish a method to monitor alarms and security systems from a remote location.	<input type="checkbox"/>
Continue conducting routine maintenance on all detection, alarm and security systems to ensure effectiveness.	<input type="checkbox"/>
Keep all exterior doors, openings and windows locked. Replace locks or change combinations when necessary and account for all keys.	<input type="checkbox"/>
Maintain trees, hedges or shrubs to ensure the property stays visible and appears occupied.	<input type="checkbox"/>
Ensure the exterior of the building has adequate lighting and maintain interior lighting. Emergency lighting and exit signs should remain in functioning order.	<input type="checkbox"/>
Consider adding perimeter fencing and security lighting around the property's exterior.	<input type="checkbox"/>
Redirect all parcels and post to an occupied location, if possible.	<input type="checkbox"/>
Employ a security guard service to monitor the building if appropriate or necessary.	<input type="checkbox"/>
Ensure video surveillance and motion-detecting technology is functioning properly.	<input type="checkbox"/>
Display alarm monitoring signage.	<input type="checkbox"/>
Report any signs of trespassing, vandalism, theft or other suspicious activities to the appropriate authority if discovered.	<input type="checkbox"/>

**Fire Prevention and Suppression Measures****COMPLETED**

Ensure sprinkler systems are operational and water-based fire protection systems are in compliance with applicable British Standards (eg BS9251). Sprinkler valves should remain secured and in the open position. Gauges should continue to maintain normal pressures.	<input type="checkbox"/>
Schedule a walkthrough inspection with the fire brigade to check sprinkler systems and alarms. This should be in addition to business owner's inspections.	<input type="checkbox"/>
Report and address any fire protection system impairments.	<input type="checkbox"/>
Keep all smoke detection, fire alarm and fire suppression systems active.	<input type="checkbox"/>
Make sure fire hydrants are easily accessible and are not obstructed.	<input type="checkbox"/>
Ensure hand-held fire extinguishers remain on the property and in proper working order.	<input type="checkbox"/>
Remove all waste and combustible materials from the building's exterior. This includes leaves and debris in gutters and drains.	<input type="checkbox"/>
Ensure that any combustible materials located inside the building are stored safely.	<input type="checkbox"/>

Water Damage Prevention	COMPLETED
Turn off water sources in areas of the building where it is no longer needed.	<input type="checkbox"/>
Ensure adequate heat (10 degrees Celsius) is maintained in the building. Doing so will help to prevent pipes from bursting.	<input type="checkbox"/>
Where appropriate and feasible, install water leak detection sensors.	<input type="checkbox"/>
Ensure that the building and its features remain weather-tight.	<input type="checkbox"/>

Utility Services	COMPLETED
Disconnect any unnecessary utility services while a building is vacant or unoccupied.	<input type="checkbox"/>
Keep the property heating and ventilation systems active, but at a minimum. Temperature controls should be set between 10 degrees and 30 degrees Celsius.	<input type="checkbox"/>
Shut down any hazardous utility services that require human supervision for safe operation.	<input type="checkbox"/>
Properly drain any and all oil tanks on the property.	<input type="checkbox"/>
Properly drain any and all water tanks and pipes on the property.	<input type="checkbox"/>

**Property Maintenance and Inspections****COMPLETED**

Remove any unnecessary internal and external contents from the vacant or unoccupied building.	<input type="checkbox"/>
Remove and appropriately dispose of any hazardous waste materials from the premises. Do not store these in a vacant building.	<input type="checkbox"/>
Institute a proper protocol to regularly remove waste accumulating at the building if waste removal services are unavailable.	<input type="checkbox"/>
Ensure that there are no spills or leaks in the building.	<input type="checkbox"/>
Inspect the building's roof and gutters for potential damage or seasonal concerns, such as leaf buildup, mould, mildew or deterioration. Make repairs if necessary.	<input type="checkbox"/>
Ensure that all essential building features and systems are physically intact and in proper working order. Make repairs if needed.	<input type="checkbox"/>
Inspect the building biweekly or monthly to ensure no unsafe conditions are present. Remedy any unsafe conditions immediately.	<input type="checkbox"/>
Regularly inspect and conduct necessary maintenance on the building as frequently as safely possible (ideally at least once a week).	<input type="checkbox"/>
Ensure the building is free from vermin by inspecting it for evidence of infestations (eg droppings, odours, nests).	<input type="checkbox"/>
Disconnect space heaters, inessential electrical equipment and exterior hoses.	<input type="checkbox"/>
Inspect fuse boxes, wiring and electrical sockets. Make repairs as needed.	<input type="checkbox"/>

Inventory and Equipment	COMPLETED
Maintain a list of inventory and property located in unoccupied or vacant buildings.	<input type="checkbox"/>
Ensure inventory and equipment are properly stored or removed, if possible.	<input type="checkbox"/>
Cover electronic equipment with waterproof covers.	<input type="checkbox"/>
Ensure all equipment at the building has been properly secured and prepared for adverse weather conditions.	<input type="checkbox"/>

Provided by Robison & Co Ltd

*This checklist is of general interest and is not intended to apply to specific circumstances. It does not purport to be a comprehensive analysis of all matters relevant to its subject matter. The content should not, therefore, be regarded as constituting legal advice and not be relied upon as such. In relation to any particular problem which they may have, readers are advised to seek specific advice. Further, the law may have changed since first publication and the reader is cautioned accordingly. © 2024 Zywave, Inc. All rights reserved.*