

Provided by Hazelton Mountford

Unoccupied and vacant buildings present several unique exposures, including elevated concerns related to criminal activities, water and fire damage, maintenance issues, and damage to inventory and equipment. Thus, property owners must understand the potential risks their buildings may face, regardless of how long they are empty.

If a building is unoccupied or vacant, it is crucial for its owner to take steps to protect it from risks. A good place to start is by notifying the insurance provider to ensure continuous and adequate cover for the building. Additionally, this checklist can guide property owners through the key tasks of mitigating the risks their unoccupied or vacant buildings face. It should be referenced to ensure important risk prevention strategies are not missed. Because the steps in this checklist may vary based on a building's size, location and other factors, they should be modified to meet specific needs.

| Risk Assessments and Response Plans | COMPLETED |
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| Conduct a risk assessment that considers any risks resulting from the building's vacancy. | |
| Notify the building's insurer and local authorities (eg local council) of the property's vacancy. | |
| 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. | |
| Evaluate the crime risk of the building's location. Determine which property features criminals are most likely to target. | |
| Implement appropriate measures to deter potential criminals. | |

| Alarm Systems and Security Measures | COMPLETED |
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| Ensure an appropriate security system is in place; install one if there is not. Keep all security systems active. | |
| Establish a method to monitor alarms and security systems from a remote location. | |
| Continue conducting routine maintenance on all detection, alarm and security systems to ensure effectiveness. | |
| Keep all exterior doors, openings and windows locked. Replace locks or change combinations when necessary and account for all keys. | |
| Maintain trees, hedges or shrubs to ensure the property stays visible and appears occupied. | |
| Ensure the exterior of the building has adequate lighting and maintain interior lighting. Emergency lighting and exit signs should remain in functioning order. | |
| Consider adding perimeter fencing and security lighting around the property's exterior. | |
| Redirect all parcels and post to an occupied location, if possible. | |

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.

CHECKLIST | PROTECTING UNOCCUPIED AND VACANT BUILDINGS

| Employ a security guard service to monitor the building if appropriate or necessary. | |
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| Ensure video surveillance and motion-detecting technology is functioning properly. | |
| Display alarm monitoring signage. | |
| Report any signs of trespassing, vandalism, theft or other suspicious activities to the appropriate authority if discovered. | |
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| 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. | |
| Schedule a walkthrough inspection with the fire brigade to check sprinkler systems and alarms. This should be in addition to business owner's inspections. | |
| Report and address any fire protection system impairments. | |
| Keep all smoke detection, fire alarm and fire suppression systems active. | |
| Make sure fire hydrants are easily accessible and are not obstructed. | |
| Ensure hand-held fire extinguishers remain on the property and in proper working order. | |
| Remove all waste and combustible materials from the building's exterior. This includes leaves and debris in gutters and drains. | |
| Ensure that any combustible materials located inside the building are stored safely. | |
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| Water Damage Prevention | COMPLETED |
| Turn off water sources in areas of the building where it is no longer needed. | |
| Ensure adequate heat (10 degrees Celsius) is maintained in the building. Doing so will help to prevent pipes from bursting. | |
| Where appropriate and feasible, install water leak detection sensors. | |
| Ensure that the building and its features remain weather-tight. | |
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| Utility Services | COMPLETED |
| Disconnect any unnecessary utility services while a building is vacant or unoccupied. | |
| Keep the property heating and ventilation systems active, but at a minimum. Temperature controls should be set between 10 degrees and 30 degrees Celsius. | |
| Shut down any hazardous utility services that require human supervision for safe operation. | |
| Properly drain any and all oil tanks on the property. | |

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| Properly drain any and all water tanks and pipes on the property. | |
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| Property Maintenance and Inspections | COMPLETED |
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| Remove any unnecessary internal and external contents from the vacant or unoccupied building. | |
| Remove and appropriately dispose of any hazardous waste materials from the premises. Do not store these in a vacant building. | |
| Institute a proper protocol to regularly remove waste accumulating at the building if waste removal services are unavailable. | |
| Ensure that there are no spills or leaks in the building. | |
| 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. | |
| Ensure that all essential building features and systems are physically intact and in proper working order. Make repairs if needed. | |
| Inspect the building biweekly or monthly to ensure no unsafe conditions are present. Remedy any unsafe conditions immediately. | |
| Regularly inspect and conduct necessary maintenance on the building as frequently as safely possible (ideally at least once a week). | |
| Ensure the building is free from vermin by inspecting it for evidence of infestations (eg droppings, odours, nests). | |
| Disconnect space heaters, inessential electrical equipment and exterior hoses. | |
| Inspect fuse boxes, wiring and electrical sockets. Make repairs as needed. | |

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