

factsheet

UNOCCUPIED PROPERTIES – GIVING YOU AND YOUR CLIENTS A HELPING HAND

Unoccupied properties remain a major concern, particularly as numbers are likely to increase due to the recession. We are here to give you a helping hand but it is essential you inform us immediately when you become aware of any unoccupied or unused property, to avoid the policy becoming void.

In most cases we can continue to provide insurance cover - albeit perhaps only on a limited basis - and only for a relatively short period.

To help create a solution for your client, we require the following information:

- The date the property became unoccupied
- The reason for unoccupancy
- Is the property for sale, redevelopment/refurbishment, or simply awaiting re-letting?
- The maximum likely period of unoccupancy
- Have the local Fire and Rescue Service and Police been advised of unoccupancy?
- If the property is being redeveloped/refurbished:
 - (i) have contracts been awarded and has a 'start date' been agreed?
 - (ii) contract period
 - (iii) details of the nature of works
- Since becoming unoccupied have there been any incidents or attempts at unlawful entry or of arson/malicious damage (including graffiti)? If the answer is 'YES', what was the nature of the damage and what steps were taken to prevent repetition?
- Are all services/utilities (other than electrical supply to any intruder alarm/automatic fire alarm system/s) turned off at the mains?
- Are all water systems drained down (other than any pre-existing approved sprinkler system)?
- Are all redundant contents and any other debris/rubbish removed?
- How frequently is the unoccupied property to be inspected (both internally and externally), and by whom?
(We normally require such inspections to be carried out at least once a week)
- Are all inspections recorded (with dates and times) in a form that can be inspected?
- Are the premises otherwise physically secure?
- Has the letter-box been sealed and post redirected?

This information will enable us to consider and advise you on the cover to be provided (including any particular requirements and conditions), and any additional premium payable. A survey may be necessary.

Staff at our Regional Centres can provide additional assistance and guidance on request.

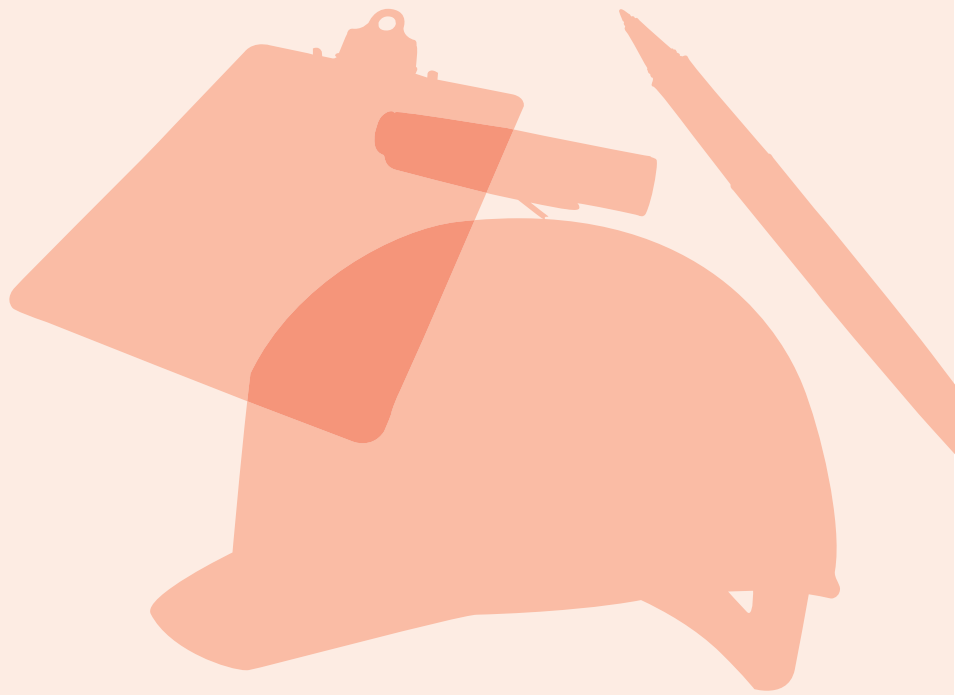


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Additional guidance on the management of unoccupied properties - from an insurance perspective - is available on the RISC Authority (previously InFires) website www.infires.co.uk. Here you can download valuable free information including the following documents:

Code of practice for the protection of empty buildings – Fire safety and security
The selection and use of electronic security systems in empty buildings



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