

Management of unoccupied churches and related premises



The protection of unoccupied buildings can be a major challenge for churches and associated buildings. They are susceptible to various forms of damage, especially arson.

With a proactive approach much can be done to protect unoccupied buildings so they remain a valuable asset for future development or sale, or for future congregations if plans are to bring the building back into use. This guidance will assist in reducing the risk of loss or damage occurring at your premises.

Possible causes of damage that a church may suffer due to the building being unoccupied include:

- Fire caused by arson or a defective electrical installation
- Vandalism including malicious damage and graffiti
- Theft e.g. damage to the building when gaining access, theft of building materials and contents
- General deterioration caused by adverse weather or water ingress, possibly as a consequence of lack of maintenance
- Squatters.

There may also be a risk of personal injury to both lawful visitors e.g. contractors, employees, surveyors or property agents and unlawful visitors e.g. intruders, vandals or children who may be attracted to the building through curiosity. Under the Occupiers Liability Acts 1957 and 1984 property owners have a legal duty to make their properties as safe as reasonably possible.

Risk Advice Line

Should you have any additional questions on this topic or other risk-related matters, as a valued Ecclesiastical customer you can contact us through our Risk Advice Line on

0345 600 7531

(Monday to Friday 9am – 5pm, excluding bank holidays)

and one of our in-house risk professionals will be able to assist.

Alternatively, you can email us at

risk.advice@ecclesiastical.com

and one of our experts will call you back within 24 hours.

Insurance implications

It is a requirement of your policy that you notify us if your premises, or part of your premises, becomes unoccupied or unused in order that we can review your insurance cover. Due to the risks associated with unoccupied buildings we may make changes to your policy cover and apply risk management conditions to help you protect your property.

It is essential that you familiarise yourself with any terms and conditions applied to your policy as failure to comply could prejudice your insurance cover in the event of a claim.

If your church or a related property becomes unoccupied or unused, please contact us on **0345 777 3322** (Monday to Friday 8am – 6pm excluding bank holidays).

Risk management objectives

As a property owner you need to protect your premises to:

- Deter any potential intruders
- Detect any intrusion at the earliest opportunity so any damage is minimised
- Manage lawful entry to the premises.

Inspection procedure

It is a requirement of your insurance cover that unoccupied buildings are inspected by you, or your appointed representative, on a regular basis. This is to ensure that if damage has occurred, e.g. criminal damage to the property, it can be identified and rectified at the earliest opportunity, mitigating any further damage that may occur if left undetected for an extended period. Any damage identified, whether insured or not, should be reported to your insurers and the police if crime-related.

A record of inspections must be maintained. A template inspection record sheet can be found at the end of these guidance notes.

Shutdown procedures

- All utility services must be disconnected whilst the property is unoccupied, except where there are existing security systems, fire protection systems, security lighting or sprinkler systems. Installed services to these should be maintained to ensure they continue to be fully effective at all times. Central heating systems must be drained down. Where water systems cannot be isolated and drained down, a minimum temperature of 7°C must be maintained within the property at all times.
- Any letterboxes must be sealed or, if this is not possible, a metal box or cage must be fitted to the inside of the letterbox. Any post should be removed on a regular basis and arrangements made with the Post Office for mail to be redirected.
- Redundant contents must be removed, and you must remove all waste and unfixed combustible materials, both internally and externally, from the premises.
- Risk assessments for fire, health and safety and asbestos risks must be reviewed in light of the changing circumstances. Any control measures to reduce the risk of injury to any visitors should be implemented.
- Any oil tanks located in the grounds of the site should be drained down.
- Any keys should be recalled, otherwise locks should be changed.

Securing the boundary

- Where practical, any trees or hedges should be cut back to ensure the building remains visible.
- Consider using external security lighting with a motion sensor option, or time switches, to deter criminals by making suspicious activity more visible. Note - if the property is isolated, or there are no immediate neighbours, you may only succeed in aiding intruders.

- Perimeter fences should be maintained in a good state of repair and be repaired quickly if damaged. Any gates should be at the same height as the fences to preserve security levels. Gates should be kept locked, preferably using a hardened steel locking bar and a closed shackle padlock.
- If possible make vehicle access difficult by installing traffic bollards or other suitable obstacles.

Protecting buildings

- The main entry door to the premises should be secured by a five lever mortice deadlock (or suitable equivalent) to BS3621.
- Depending on your location, or previous loss history, we may require that all windows and doors are boarded up for additional security. We will make you aware if this is a requirement of your policy cover.

Alarm protection

- Existing intruder and fire alarm systems should remain in operation. These systems should be connected to an alarmreceiving centre to support prompt notification and response to any activation.
- Ensure the intruder alarm system is maintained by a company on the official list of recognised firms of a UKAS accredited inspectorate body i.e. NSI or SSAIB www.nsi.org.uk/directory or www.ssaib.org/security-provider-search. They should also appear on the local police force list of compliant companies.
- If no existing intruder alarm is installed a temporary alarm system may offer additional protection. As above, you should consider using companies registered with NSI or SSAIB.
 - Keyholder procedures should be in place to respond to this type of alarm as the police may not. A key holding security organisation could be used to assist.
- Closed Circuit TV could be used with the system if it is continually monitored by a security guard or alarm-receiving centre certified to BS5979 Category II or BS 8591.

Additional security

- In some situations a permanent security presence may be required. It is recommended that any guarding contractors selected are members of the NSI and accredited to NSI Gold standard or SSAIB. See <https://www.nsi.org.uk/> or <https://ssaib.org/security-provider-search/>.

Helpful information

- The selection and use of electronic security systems in empty buildings. www.riscauthority.co.uk.
- Risk Control. Arson Prevention. The Protection of Premises from Deliberate Fire Raising. www.riscauthority.co.uk.

Our preferred supplier VPS can provide risk management and security solutions for vacant properties including guarding and inspection services, property clearance and alarm solutions. For details see <https://www.ecclesiastical.com/risk-management/preferred-suppliers/vps/>

Unoccupied weekly building inspection log

Building address	
Date	
Inspected by	
Inspection date/signed	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>
Fence & gates secure	Yes <input type="checkbox"/> No <input type="checkbox"/> If No, please provide details
Building secure - no evidence of attempted unauthorised access	Yes <input type="checkbox"/> No <input type="checkbox"/> If No, please provide details
Combustible materials removed and if practical waste bins stored at least 20 metres away from the building	Yes <input type="checkbox"/> No <input type="checkbox"/> If No, please provide details
Electrical supply disconnected	Yes <input type="checkbox"/> No <input type="checkbox"/> If No, state reason why supply connected
Gas supply disconnected	Yes <input type="checkbox"/> No <input type="checkbox"/> If No, state reason why supply connected
Plumbing installation disconnected and drained	Yes <input type="checkbox"/> No <input type="checkbox"/> If No, state reason why supply connected
Building wind and water tight	Yes <input type="checkbox"/> No <input type="checkbox"/> If No, please provide details
Vandalism. Evidence of internal or external damage	Yes <input type="checkbox"/> No <input type="checkbox"/> If No, please provide details
Action/who/by when	

Report a claim

Do you need to report a claim? If so, you can call us on **0345 603 8381**. Our normal office opening hours are 8am to 6pm Monday to Friday, excluding bank holidays, but our lines are open 24 hours a day, seven days a week for emergencies. Alternatively, **click here** to report online or you can send us an email to **claims@ecclesiastical.com**. It's helpful if you can have your policy number available when making contact.

Contents

To help us process your contents claim as quickly as possible, it would be helpful if you could provide a description of the item(s) (including a make or model number where applicable) when you call us. Where more extensive damage has occurred, we may ask you to provide a list of items to help us process your claim.

Policy cover queries

For queries about your policy cover, call our specialist church team on **0345 777 3322** (Monday to Friday 8am – 6pm, excluding bank holidays) or email us at **churches@ecclesiastical.com**.

Alternatively, please visit **www.ecclesiastical.com/church**.

This guidance is provided for information purposes and is general and educational in nature. It should not be used as a substitute for taking professional advice on specific issues and should not be taken as providing legal advice on any of the topics addressed.



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