

Management of unoccupied premises

The protection of unoccupied buildings is a major challenge for property owners. 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. This guidance will assist in reducing the risk of loss or damage occurring at your premises.

Possible causes of damage that a property owner 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 estate 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

Having read this guidance 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.

For queries about your policy cover or claims please contact your insurance broker.

Risk management objectives

As a property owner you need to protect your premises:

- 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 may be a requirement of your insurance cover that unoccupied buildings are inspected by you, or your appointed representative, on at least a weekly basis. This is to ensure that if damage has occurred e.g. storm 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 should be reported to your insurers and the police if crime-related.

It is recommended that all visits are formally recorded. A template inspection record sheet can be found at the end of these guidance notes.



Shutdown procedures

- All utility services should 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 should be drained down. Where water systems cannot be isolated and drained down, a minimum temperature of 10°C must be maintained within the property at all times.
- Letterboxes should be sealed or, if this is not possible, a metal box or cage should 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 should be removed, and all combustible materials removed from the grounds.
- For non-domestic premises risk assessments for fire, health and safety and asbestos risks should 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

- 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.
- Make vehicle access difficult by installing traffic bollards or other suitable obstacles.
- Ensure any combustible waste is removed from the site.

Protecting buildings

- All ground and accessible upper-floor windows and non-final exit doors should be externally boarded up with plywood or steel sheeting.
- The main entry door to the premises should be secured by a five lever mortice deadlock (or suitable equivalent) to BS3621.

Alarm protection

- Existing intruder and fire alarm systems should remain in operation. These systems should be connected to an alarm-receiving 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 <https://www.nsi.org.uk/company-finder/> or <https://supplier.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/company-finder/> or <https://supplier.ssaib.org/security-provider-search/>.

Helpful information

- Fire Protection Association “**The Prevention and Control of Arson**”.
- Risk Control. Arson Prevention. The Protection of Premises from Deliberate Fire Raising. www.riscauthority.co.uk.

Need to contact us?

If you would like to speak to someone about this topic call or e-mail us on **0345 600 7531** (Monday to Friday, 09.00 to 17.00 - excluding Bank Holidays) or you can e-mail us at riskadvice@ecclesiastical.com

Note: if you are in Ireland, Northern Ireland, Jersey, Guernsey or the Isle of Man, then regional variations might apply. In this instance, you should check the guidance provided by the Enforcing Agency for your region. This will be freely available on their website.

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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"/> N/A <input type="checkbox"/> If No, please provide details
Building secure	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/> If No, please provide details
Combustible materials & waste bins stored at least 20 metres away from the building	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/> If No, please provide details
Electrical supply disconnected	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/> If No, state reason why supply connected
Gas supply disconnected	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/> If No, state reason why supply connected
Plumbing installation disconnected and drained	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/> If No, state reason why supply connected
Building wind and water tight	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/> If No, please provide details
Vandalism. Evidence of external damage	Yes <input type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/> If No, please provide details
Action/who/by when	



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