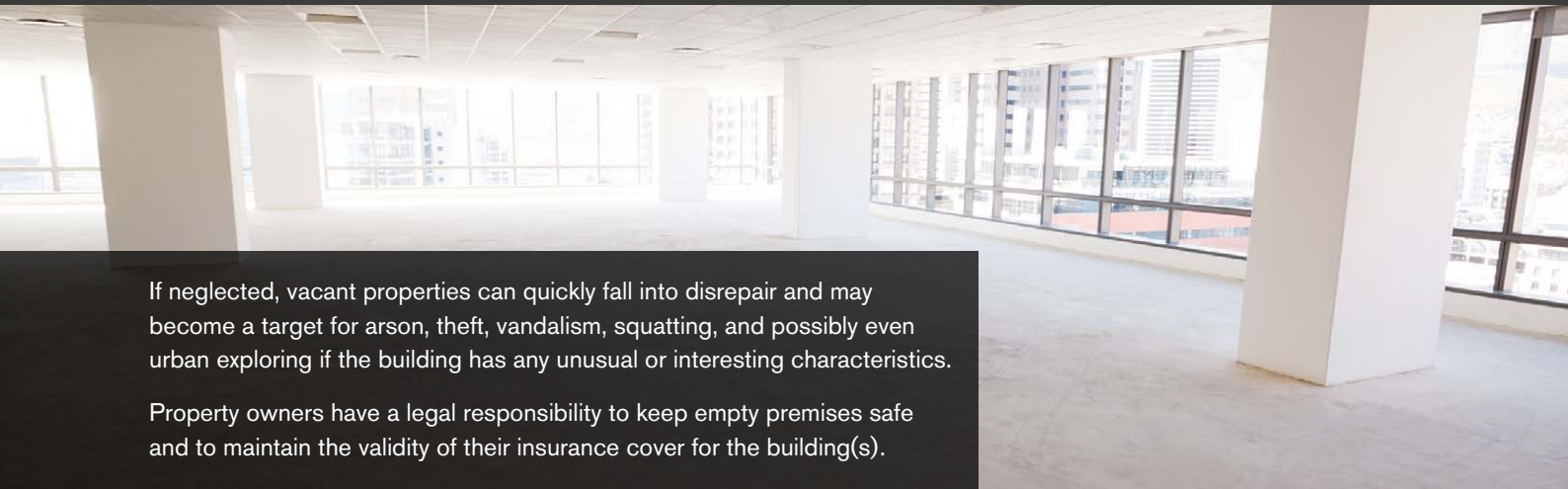


Vacant property security and protection



If neglected, vacant properties can quickly fall into disrepair and may become a target for arson, theft, vandalism, squatting, and possibly even urban exploring if the building has any unusual or interesting characteristics.

Property owners have a legal responsibility to keep empty premises safe and to maintain the validity of their insurance cover for the building(s).

The biggest risks to vacant properties

Empty properties by their very nature are more vulnerable than occupied ones and the impact of any problems arising, such as a leaking roof, tend to have a greater impact as they can go unnoticed for longer periods.

Arson

Over 30% of all fires in non-domestic buildings are deliberate. Damage caused by arson is one of the most frequently received claims by insurance companies. Premises that are obviously empty to the casual observer are much more susceptible to an attack than properties which are occupied.



Theft

Despite new laws in 2013 to regulate the scrap metal industry, metal theft remains a big problem, with copper wiring, lead roofs, garden ornaments and other metals being targeted by thieves. With the prices of some metals on the rise, including copper, the chances of an unoccupied property being attacked to steal copper cabling, metal roof coverings etc. remains high. Just recently, an old public house was left temporarily vacant whilst it was being sold. Three men wearing high-visibility jackets turned up one day with a lorry and ladders, and proceeded to calmly strip the roof of its lead, unchallenged in broad daylight.

Older buildings often have architectural items inside them that are also targeted by thieves, such as fireplaces. Even centuries-old flagstones and statues in the grounds to a property have been stolen, and sold for a small return as scrap in comparison to their true replacement value.

Squatting

In 2012, the law changed making it illegal for squatters to occupy residential buildings. As a consequence, many more public and commercial buildings are being targeted. Some estimates cite the number of squats in non-residential premises has at least doubled since the change in law. The time and cost of removing squatters and the clean-up and repair that often follows, can run into hundreds of thousands of pounds, as can the aftermath of an illegal rave.

Urban explorers

Urban explorers, or 'urbex', are a group of people, who like to explore closed, empty or derelict buildings, like churches, old country houses, theatres and sports grounds. They don't think of themselves as trespassing or breaking and entering, but just curious explorers. However, whilst the unspoken rule of urban exploring is "take nothing but photographs, leave nothing but footprints", with its rising popularity not everyone may stick with these principles.

Water damage

Empty properties are more susceptible to damage caused by burst pipes and storms, because water leakage can go undetected for long periods of time. A burst pipe unnoticed for just a few hours, let alone days, could result in extensive damage requiring expensive repairs.

Property owners' responsibilities

If an unauthorised trespasser to a vacant property injures themselves and the cause of their injury is found to be the result of the property owner's negligence, the owner can be liable for damages. A hole in the ground, such as an open manhole cover, is a risk – if someone falls in, there can be serious injury, putting the property owner at risk of prosecution and subsequent payment of damages under the Occupier's Liability Act 1984.

So how can you protect and keep vacant properties secure?



The first line of defence against many of the risks outlined above is to secure the premises well, to prevent unauthorised entry. Assess the risks – the detailed eye of a professional risk-assessor is recommended – and then

implement the best-fit solution or combination of options.

There has been a leap in technological solutions to managing the risks described above, that not only improve the security and protection of empty premises, but also help to significantly cut the costs compared to more traditional methods, such as guards. There are highly effective intruder, flood, CCTV, scaffold and fire alarms that can operate without external power supplies. Systems are flexible and they can be moved easily to maintain the best fit in an unusual or challenging environment, such as a building undergoing refurbishment. Some wireless versions are designed specifically as temporary installations. These systems can link to 24-hour monitoring services to ensure someone is alerted of any incident, minimising the risk of property damage as a consequence.

In addition to alarms, to reduce the risk of arson, combustible items and waste should be removed, both inside and out the premises, otherwise they can be used by vandals to start a fire.

By James Fee, Head of Corporate Accounts, VPS UK Ltd

Key actions to take to protect vacant property

Make sure you notify your insurer. It will be a condition of your policy that you notify them if a property is to be left vacant for longer than an agreed period, usually 30 days, though this can vary, so be sure to check your policy. In addition you should:

1. Undertake a health, safety and risk assessment on the basis the property is vacant.
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2. Remove unnecessary items like furniture, packaging and waste.
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3. Have oil tanks emptied, and isolate the water, gas and electricity supplies.
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4. Remove any skips, empty external waste bins and move them away from the building.
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5. Change locks on doors, shutters and gates if necessary, and seal letterboxes, or fit a metal box inside and empty it weekly.
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6. Check and maintain security fences and gates and protect windows by boarding up if necessary.
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7. Control who has access and record visitors in and out.
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8. Prevent access by unauthorised vehicles using padlocked gates, lockable security posts or substantial lengths of concrete.
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9. Consider employing guards or install wireless sensors, cameras and CCTV 'smart towers'.
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10. If unguarded, check and inspect the property on a regular basis, at least weekly, making sure any issues are dealt with and the property kept secure.

VPS are trusted specialists in securing, maintaining and managing vacant and occupied property across a wide range of customer and industry sectors. They provide risk management and security solutions on vacant property and construction sites, as well as ongoing occupied property maintenance including glazing, locks and doors.

VPS are a preferred supplier to Ecclesiastical Insurance and customers can benefit from preferential rates.

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