



The management of unoccupied premises

The problem

Experience has shown unoccupied properties are at greater risk from arson attacks, vandalism including broken windows and graffiti, burst pipes, theft and fly-tipping. There is a risk of squatters taking up residence and routine maintenance is often overlooked resulting in blocked gutters, slipped roof slates and tiles, which often leads to water damage.

Property owners also need to take into account any risks to the public, including trespassers. The Occupiers' Liability Act 1957 and 1984 imposes a duty of care to both lawful visitors and trespassers to the property.

In addition to those wishing to gain access to the property for the purposes of theft, vandalism etc. children may be attracted to the property, seeing it as an exciting place to play.

Ansvar must be advised immediately if any building becomes or is to become unoccupied.

In order to safeguard the property and your liability exposure as its owner you need to carefully manage the risk.

Protecting the property

- All electricity, gas and water services to unoccupied properties should be turned off at the mains and all water systems drained down. Where existing intruder alarm, fire alarm, security lighting or automatic sprinkler systems are installed in the property they should continue in full and effective operation at all times. Services required to operate these systems can therefore be maintained.

- All points of access to the premises should be closed and secured, all locks or other protections brought into operation. All letter boxes should be sealed shut or where this is not possible a metal box/cage fitted to the inside of the letterbox aperture and post regularly removed to reduce the risk of arson.
- If the property is likely to be unoccupied for an extended period all redundant contents should be removed, including any flammable liquids and any other combustible materials.

Risk management

- A responsible person should inspect the premises internally and externally at least once a week to ensure that there is no deterioration in the condition of the building. Any illegal entry to or damage to the property should be notified to Ansvar immediately.
- Keep a written record of all inspections of the property including any defects found and repairs made.
- Risk assessments for the property (including property and liability risk assessments) will need to be reviewed and updated to reflect the change in risk. Steps should be taken to eliminate, or where not possible, minimise any site risks identified from the assessment e.g. holes in floors, missing handrails, accumulation of combustible waste, weakened floors etc.
- It is important to ensure that all keys are accounted for. Any employees who have recently left or who have been made redundant should be asked to return all keys. Codes to the alarm systems should also be changed so that they are only known to persons with responsibility for the premises while they are vacant.

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Checklist

- ✓ Make every effort to avoid delays by forward planning or taking prompt action to reduce the time the building remains unoccupied
- ✓ Undertake a risk assessment of the site buildings and land
- ✓ Remove contents from the buildings and clear rubbish and waste from the site
- ✓ Seal up any letterboxes and redirect any mail or supplies delivered to the premises
- ✓ Protect the buildings effectively by using all security devices and implement any additional security required
- ✓ Monitor the premises regularly (at least weekly inspections) and keep a log of visits
- ✓ Maintain the premises keeping them tidy and promptly deal with any fire, security or other issues that arise

Guidance notes

- Any fuel or storage tanks to the property should be drained down or emptied and their contents removed by a suitable contractor.
- The site should be kept clear of waste materials, gas bottles and any redundant contents.
- Any perimeter fencing to the site should be maintained and landscaped areas trimmed to ensure any natural surveillance of the property is retained. Where possible, measures should be taken to prevent unauthorised vehicular access to the site.
- Adequate lighting, safe walkways and traffic routes must be provided for those lawfully visiting the property e.g. emergency services, property agents, building surveyors etc.
- Lighting can deter criminal activity. In the absence of good street lighting consideration should be given to the illumination of the premises either on a permanent basis or by the use of movement activated security lights. It is also worth considering internal lighting.
- Try and maintain the impression the property is occupied.
- The local Police and the Fire and Rescue services should be advised the property is unoccupied and the local authority should be consulted for their policy on vacant property.
- Arrangements should be made to redirect mail and any suppliers notified to the effect that deliveries should no longer be made to the premises.
- If the premises are within an area covered by a local authority CCTV scheme the operators should be asked to keep a particular watch on the premises.

Other things to consider

Where it is felt that there is a high probability of damage if the premises are left unoccupied and there is no existing intruder or fire alarm systems installed, the installation of a temporary alarm system should be considered.

These systems can be installed relatively easily and, being battery operated, do not require the provision of any existing services to the property.

For further guidance see the RISC Authority publication “The selection and use of electronic security systems in empty buildings”, available as a free download from their website www.riscauthority.co.uk or contact Ansvr.

There are a number of companies specialising in the protection of unoccupied properties. The services they provide include the fitting of demountable security screens to doors and windows, temporary fire and intruder alarms, building custodians and site monitoring and management.

The above is only a general outline and your cover may be restricted when premises are not occupied. It is important that the precise terms of any conditions relating to specific unoccupied properties are fully agreed with Ansvr.

Risk advice line

(provided by Ecclesiastical professionals or external specialists)

Phone: **0345 600 7531**

Email: risk.advice@ecclesiastical.com

Risk specialists are on hand to advise you on a range of topics, including:

- property protection, security, business continuity planning
- health and safety, food safety, environmental management
- construction safety, fire safety, occupational health, water safety or asbestos.

Available Monday to Friday 9am – 5pm (excluding public and bank holidays).

For further information speak to your insurance advisor or call us on **0345 60 20 999**

www.ansvar.co.uk

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