

UNOCCUPIED COMMERCIAL PROPERTY

Presented by Alan & Thomas Insurance Group

In response to the coronavirus disease 2019 (COVID-19) pandemic, many employers across the UK have had to either temporarily close their business doors or transition to a teleworking programme, leaving their commercial property unoccupied. However, unoccupied properties are more susceptible to vandalism, theft, undetected structural failures and property damage. Utilise the following checklist to keep your unoccupied commercial property protected during the COVID-19 pandemic.

Risk Assessments and Response Plans	COMPLETED
Carry out a risk assessment that considers any additional risks resulting from your property being unoccupied. Notify your insurer and local authorities of these additional risks.	
Establish an unoccupied property emergency response plan. Consider how long it will take for emergency services to arrive on your property in the event of a disaster.	
Evaluate the crime risk of your unoccupied property's location. Determine which property features (eg equipment or furniture) are most likely to be targeted by criminals.	
Implement appropriate measures to deter potential criminals. Consider asking local authorities to closely monitor your property if the location has an elevated crime risk.	

Alarm Systems and Security Measures	COMPLETED
Keep all smoke detection, fire alarm, sprinkler and security systems active.	
Continue monitoring the fire alarm and security systems from a remote location, if possible.	
Continue conducting routine maintenance on all detection, alarm and security systems to ensure effectiveness, if possible.	
Keep all exterior doors locked. Update locks when necessary.	
Remove trees, hedges or shrubs to ensure the property stays visible and appears occupied.	
Consider adding perimeter fencing and security lighting around the property's exterior.	
Seal all property letterboxes and have post redirected to an occupied location, if possible.	

Utility Services	COMPLETED
Disconnect any unnecessary utility services while your property is unoccupied.	
Keep the property heating and ventilation systems active, but at a minimum. Temperature controls should be set between 7C and 12C.	
Shut down any hazardous utility services that require human supervision for safe operation.	
Drain down any and all oil tanks on the property.	
Drain down any and all water tanks and pipes on the property.	

Property Maintenance and Inspections	COMPLETED
Remove any unnecessary contents from the property, both internally and externally.	
Remove all waste and combustible materials from the property's exterior. This includes leaves and debris within gutters and drains.	
Ensure that any combustible materials located within the property are stored safely.	
Consider the level of waste build-up that accumulates over time on the property. Institute a proper protocol to regularly remove waste if waste removal services aren't available.	
Ensure that there are no spills or leaks on the property.	
Inspect the property's roof for potential damage or seasonal concerns, such as animal infestation, waste build-up, mould, mildew or deterioration. Make repairs if necessary.	
Be sure that all essential property features and systems are physically intact and in proper working order, both internally and externally.	
Inspect the property to ensure there are no unsafe conditions present. Remedy any unsafe conditions immediately.	
Continue to regularly inspect and conduct necessary maintenance on the property as much as safely possible (ideally once a week).	