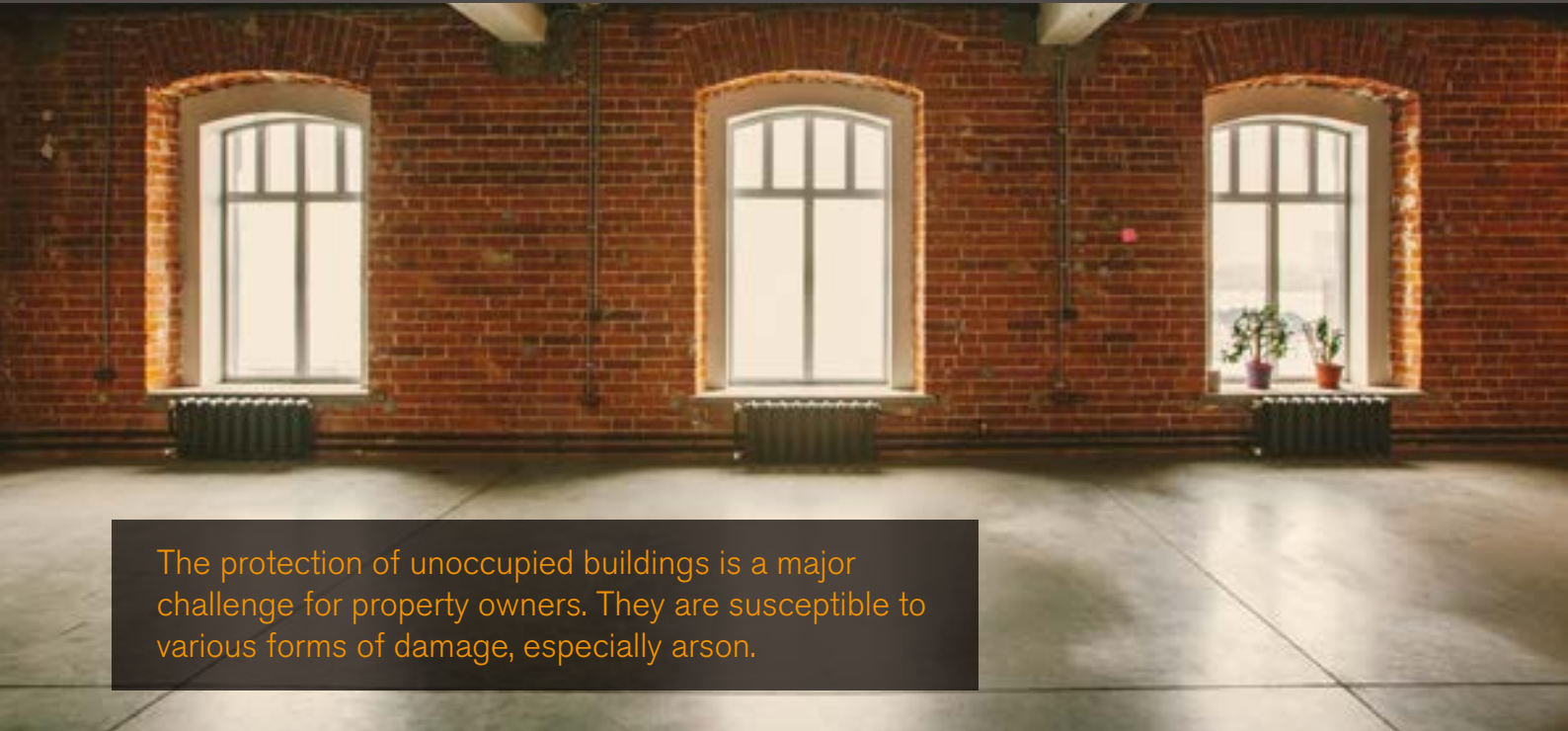


Management of unoccupied premises



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

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 Act 1995 property owners have a legal duty to make their properties as safe as reasonably possible.

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 Gardaí 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 7°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 An Post 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)

Alarm protection

- Existing intruder and fire alarm systems should remain in operation. These systems should be connected to a monitoring station 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 an accredited inspectorate body i.e. NSAI or SSAIB.
- Closed Circuit TV could be used with the system if it is continually monitored by a security guard or a licensed monitoring station.

Additional security

- In some situations a permanent security presence may be required. Any guarding contractors selected must be licensed by the private security authority www.psa.gov.ie.

Helpful information

- Arson Prevention Forum. www.stoparsonuk.org.
- 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.

Need to contact us?

For further advice Ecclesiastical customers can call our Risk Management Team on 01 619 0300 (Monday to Friday 9am-5pm, excluding bank holidays).

This guidance is provided for information purposes and is general and educational in nature and does not constitute legal advice. You are free to choose whether or not to use it and it should not be considered a substitute for seeking professional help in specific circumstances. Accordingly, Ecclesiastical Insurance Office plc and its subsidiaries shall not be liable for any losses, damages, charges or expenses, whether direct, indirect, or consequential and howsoever arising, that you suffer or incur as a result of or in connection with your use or reliance on the information provided in this guidance except for those which cannot be excluded by law. Where this guidance contains links to other sites and resources provided by third parties, these links are provided for your information only. Ecclesiastical is not responsible for the contents of those sites or resources. You acknowledge that over time the information provided in this guidance may become out of date and may not constitute best market practice.

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	Yes <input type="checkbox"/> No <input type="checkbox"/> If No, please provide details
Combustible materials & waste bins stored at least 20 metres away from all 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 external damage	Yes <input type="checkbox"/> No <input type="checkbox"/> If No, please provide details
Action/who/by when	



Ecclesiastical Insurance Office plc is regulated by the Central Bank of Ireland.

Ecclesiastical Insurance Office plc Reg. No. 24869. Registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. Registered Branch in Dublin, Ireland. Reg No. 902180. 2nd Floor, Block F2, EastPoint, Dublin 3, D03 T6P8. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom (Firm Reference Number 113848).