

PROTECTING UNOCCUPIED PREMISES DURING THE CORONAVIRUS PANDEMIC

Introduction

During this time of unprecedented disruption, the UK Government is not asking all business to close - indeed, it is important for business to carry on. Only non-essential shops and public venues have been instructed to close.

The UK Government understands that employers and business may have concerns how they can remain open for business safety, and so play their part in preventing the spread of the virus. All employees should be encouraged to work from home unless it is impossible for them to do so.

A properly supported and well-maintained Emergency Organisation will promote a thorough understanding of the risks that expose a business and site. Responsibilities will be co-ordinated with the Fire Department and other external emergency service providers. The Emergency Organisation will be informed about all hazardous activities on site.

As a result of the advice, a large number of commercial premises are now closed and will be unoccupied for a significant period.

Speak to your Designated James Hallam Account Executive

This advice provides good risk management guidance for unoccupied properties. However, it is important that all businesses discuss this subject with your designated James Hallam Account Executive, as the Insurance Requirements may differ. Your policy terms and conditions should be checked and reviewed thoroughly.

Actions to Prevent Unauthorised Access to your Premises

There are several third parties who may seek to intentionally, or otherwise cause damage to your premises:-

- Vandals / Arsonists – This can range from children or teenagers looking for thrills or others looking to do the specific business harm. It could even involve disgruntled employees or customers.
- Squatters / Homeless - This could be as simple as a homeless person looking for temporary shelter through to others looking to use the premises for illegal purposes such as fly-tipping. People living in unoccupied premises may start a fire to keep warm, which may have significant consequences.
- Thieves - Unoccupied premises could still have items of value stored within it, or the fabric of the property, such as copper pipework. The cost of replacing these items can be high, but consideration should be given to the additional damage which could be caused.

Property owners will also need to consider that, even though trespassers are not permitted to access your premises, UK Law can make a property owner liable if someone is harmed due to hazards on the premises.

Risk Management Guide

Key Actions To Safeguard Your Premises

Physical Security

Consider the outside areas of your premises, ask yourself simple questions as such

- are they under your control?
- can you prevent unauthorised vehicles entering your premises?
- can you secure doors and windows?
- have you removed all cash and high value items from premises?

Simple solutions could be to install window bars and additional locks fitted to doors etc.

Fire

Review your current Fire Risk Assessment and fire control measures, to reflect that your premises are now “unoccupied”. You will still need a Fire Risk Assessment for premises.

Clear out any unnecessary contents and remove any combustible items that may provide fuel for a fire. Letter boxes could be sealed, and mail redirected, or install an enclosed steel box for mail.

Empty external waste bins and if possible, secure them away from the building. Similarly any skips should be removed at the earliest opportunity and until remove, they should be placed as far away from the building as possible (ideally at least 10 metres away)

General

Complete a simple risk assessment to identify what hazards may arise in your property whilst it is left unoccupied. Example- stagnant water can soon harbour legionella, or where vermin can enter premises, leptospirosis bacteria can flourish.

- Ensure that external oil or gas tanks are protected and if possible, safely secured.
- Are nominated key holders details correct? Are they trained on how to respond to intruders of fire alarm activation?
- Inform all delivery companies that your premises are now temporarily closed.
- Inform all essential maintenance companies that your premises are now temporarily closed.

During your property being unoccupied, it is advisable to complete weekly, or more frequent inspections. If this is possible, ensure that you have considered and introduced “lone workers” procedures.

Utilities

Switch off non-essential electrical circuits. Those required for safety or security should remain live / connected to your electrical supply (Example fire and security alarms etc).

Switch off non-critical portable electrical equipment.

Where possible, drain water supplies, but as above ensure that critical safety appliances such as sprinklers, fire suppressions systems or essential heating systems remain connected.

Insurance

Ensure you have advised your insurance broker and/ or insurance company at the earliest opportunity that the property is unoccupied and unattended.

Checklists / Important Considerations- Stage 1 Checklist

Unoccupied Premises Initial Closure Checklist			
Checklist following initial closure of premises			
Description	Yes	No	Comments
Have insurers been advised of closure and unoccupancy?			
Have routine security patrols been arranged?			
Has redirection of post occurred?			
Have keyholders been nominated?			
Has electrical systems not required for essential services been turned off?			
Has water system been drained?			
Has a risk assessment been carried out on the unoccupied premises considering the safety of visitors and trespassers?			
Has refuse been removed from the premises to external bins?			
Are external bins locked or at least 10 meters away from the building or empty?			
Have all sensitive and valuable materials been removed from the premises?			
Have meter readings been taken?			
Have all non-essential services been disconnected?			
Have data and telecoms services been disconnected (if applicable)?			
Security			
Has the building been physically secured to a good standard e.g. internal steel bars on accessible windows, key operated mortice deadlocks etc? (see insurance minimum security requirements)			
Is the intruder alarm functioning correctly?			
Has the external areas been protected from unauthorised vehicles if possible?			
Are all keys accounted for?			
Are all external lights operational?			
Is the perimeter fences in a good state of repair?			
Fire			
Are all the fire precautions within the building functioning correctly?			
Has the fire risk assessment been reviewed following change in used of building?			
Has the letter box been secured or steel box fitted internally?			
Has the post been re-directed?			
Are all external lights operational?			
Are the perimeter fences in a good state of repair?			
Any other Issues Or Concerns?			

Checklists / Important Considerations- Stage 2 Checklist

Unoccupied Premises Weekly Checklist			
Weekly Checklist following closure of premises			
Description			
External	Yes	No	Comments
Is there evidence of unauthorised vehicle access?			
Is there a building up of waste/fly tipping in the grounds?			
Are the waste bins remaining locked or away from the property?			
Evidence of graffiti or vandalism?			
Is the perimeter fence intact?			
Internal			
Are all security measures still in place?			
Is the security alarm operational with no evidence of activation?			
Any signs of forced entry?			
Any signs of water or any other forms of damage internally?			
Is there a build-up of junk mail?			
Is there evidence of unauthorised use of the property?			
Unplug and isolate non-essential electrical equipment			
Ensure all internal doors, especially fire doors are closed?			
Are all contents or stock of an attractive nature or high value removed?			
Any other Issues Or Concerns?			

About Us

James Hallam Risk Management remain open during these unprecedented times, we provide advice to business small and large across the length and breadth of the UK. Whilst we are large enough to provide extensive range of risk management related services, we are small enough to provide a friendly and personal service that meets your company specific needs.

Please feel free to contact us to discuss the contents of this guidance document or discuss any other business risk management support or advice you may require.

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