

# UNOCCUPIED PROPERTY?

**KNOW THE FACTS...**

# UNOCCUPIED PROPERTY

## How your commercial property insurance may be impacted by 'social distancing'.

Ordinarily, commercial and domestic properties become unoccupied for a variety of reasons. The predominant reason for the current sharp rise in unoccupied buildings is of course due to social distancing.

The risks associated with unoccupied and occupied properties differ; due to underwriter attitudes, it is notoriously difficult to insure an empty building.

### WHY ARE ATTITUDES DIFFERENT TOWARD UNOCCUPIED AND OCCUPIED PROPERTIES?

Unoccupied properties are vulnerable due to increased risk of the following:

- Arson
- Vandalism
- Squatters
- Lack of maintenance (leading to further losses)
- Undetected long term damage (eg leaking pipes)
- Theft (many claims are for stolen radiators)

From the insurers perspective leaving a building empty means the 'risk' has changed. To stay adequately insured it is imperative you check your insurer's policy wording and communicate the occupancy change.

## HOW DO YOU ENSURE YOU'RE ADEQUATELY COVERED?

The following table outlines solutions across three key areas, cover type, cover conditions and risk management solutions.

Insurance cover type	Cover Conditions	Risk Management Solutions
<p><b>INSURED PERILS</b></p> <p>Should a building become unoccupied for a lengthy period of time* many insurers reduce the insured perils to fire, lightning, explosion &amp; aircraft.</p> <p><i>*(the standard timeframe, although not exclusive is 30 days)</i></p>	<p>Switch off Utilities</p> <p>(Unless there is a legitimate reason not to eg: keeping the heating on in a cold period powering alarms).</p>	<p>Keep the heating on during a cold spell (to reduce the risk of burst pipes).</p> <p>Maintaining power to fire/burglar alarms (to reduce the risk of fire and or theft).</p>
<p><b>FULL PERILS</b></p> <p>“Full perils” cover is available but at a substantial increase in premium</p>	<p>Reasonable steps to detract from the fact that the property is unoccupied, eg maintaining the grounds and exterior of the building.</p>	<p>During warmer weather, turn the water off at the mains.</p>
	<p>Avoid noticeable accumulation of post</p>	<p>Maintain burglar alarms</p>
	<p>Maintain regular inspection visits.</p>	<p>Maintain fire alarms</p>
	<p>Upon inspection correct any defects.</p> <p><i>Tip - To evidence your inspection, every time you visit, take a photo or a video.</i></p>	<p>Consider new video technology with movement sensors.</p>
		<p>Undertake a health and safety &amp; risk assessment based on the property being unoccupied</p>
		<p>Remove refuse from the building, including any waste bins/skips.</p>

We hope that during this challenging time, you find this information useful. To accompany this guide, we're also including an 'unoccupied property' checklist. Please feel welcome to share accordingly.

**At PROTECT COMMERCIAL we have insurers that offer reduced and/or full perils policies on 'unoccupied property'. Reach out today to discuss your needs.**

# PROTECT

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## UNOCCUPIED PROPERTY

[WWW.PROTECTCOMMERCIAL.CO.UK](http://WWW.PROTECTCOMMERCIAL.CO.UK)

If you require any further information that is not covered in this document or simply wish to discuss any issues in more detail, please contact us on 02921 677140 or [info@protectcommercial.co.uk](mailto:info@protectcommercial.co.uk)

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## Unoccupied Building Inspection Log

<b>Building Address</b>		
<b>Inspected by : Name</b>		
<b>Inspected by : Signature</b>		
<b>Date</b>		
<b>Fence &amp; Gate Secure</b>	<i>Yes / No : If 'No', Please provide details &gt;</i>	
<b>Building Secure</b>	<i>Yes / No : If 'No', Please provide details &gt;</i>	
<b>Combustible materials &amp; waste bins stored at least 20 metres away from the building</b>	<i>Yes / No : If 'No', Please provide details &gt;</i>	
<b>Electrical supply disconnected</b>	<i>Yes / No : If 'No', Please provide details &gt;</i>	
<b>Plumbing installation disconnected and drained</b>	<i>Yes / No : If 'No', Please provide details &gt;</i>	
<b>Vandalism. Evidence of external damage</b>	<i>Yes / No : If 'No', Please provide details &gt;</i>	
<b>Building wind and water tight</b>	<i>Yes / No : If 'No', Please provide details &gt;</i>	
<b>Gas supply disconnected</b>	<i>Yes / No : If 'No', Please provide details &gt;</i>	
<b>Other...</b>	<i>Yes / No : If 'No', Please provide details &gt;</i>	

## Unoccupied Building Inspection Log : **Weekly**

Completed?	Weekly Tasks	Notes
	<i>Laundry (Wash bed sheets, towels)</i>	
	<i>Dust</i>	
	<i>Clean bathroom(s)</i>	
	<i>Vacuum</i>	
	<i>Mop floors</i>	
	<i>Clean kitchen appliances</i>	
	<i>Take out rubbish</i>	
	<i>Check fridge for spoiled food</i>	
	<i>Water plants</i>	
	<i>Other:</i>	
	<i>Other:</i>	
	<i>Other:</i>	

## Unoccupied Building Inspection Log : **Monthly**

Completed?	Monthly Tasks	Notes
	<i>Dust ceiling fans</i>	
	<i>Dust ceilings and wall corners</i>	
	<i>Clean walls and light fixtures</i>	
	<i>Clean window coverings</i>	
	<i>Vacuum under furniture and cushions</i>	
	<i>Clean inside windows, window sills</i>	
	<i>Check smoke detectors</i>	
	<i>Deep-clean appliances</i>	
	<i>Clean cooker-hood and fan filter</i>	
	<i>Defrost freezer</i>	
	<i>Check food in fridge and pantry for expiry dates</i>	
	<i>Wash rugs</i>	

## Unoccupied Building Inspection Log : **Seasonal**

Completed?	Seasonal Tasks	Notes
	<i>Touch up paint on walls</i>	
	<i>Clean outside of windows and window screens</i>	
	<i>Clean gutters</i>	
	<i>Clean barbecue, patio furniture</i>	
	<i>Clean exterior doors</i>	
	<i>Inspect air conditioner and furnace; replace filters; clean vents</i>	
	<i>Clean fireplace and chimney</i>	
	<i>Clean fridge coils and vent</i>	
	<i>Clean and organise wardrobes, drawers</i>	
	<i>Check smoke detectors; replace batteries</i>	
	<i>Clean dryer vent system</i>	
	<i>Other:</i>	