

Risk Management Guidance on Unoccupied Risks



Having temporarily unoccupied buildings or businesses is not a desirable situation at any time. There are dangers that routine maintenance and management programmes are deferred and have the potential to increase frequency and severity of loss. There are however some basic steps that can be taken to reduce the hazards.

Equipment and Building Utilities

- Ensure all equipment is safely turned off or decommissioned, and in a condition, where it can be left for an extended period without damage or degradation and follow manufacturers recommendations
- Remove from or drain processing equipment of flammable, combustible or hazardous liquids and materials. These should be appropriately disposed of or stored safely for re-use
- Isolate electrical circuits wherever possible (without affecting security, CCTV or fire systems)
- Turn off main water supply. Make sure this does not isolate any sprinkler or other fire systems you have
- If it is safe to do so, isolate the incoming gas supply
- Make a list of all services or other valves you have isolated (and where they are) to ensure you reinstate them all
- Recommissioning plans for equipment should be established and where appropriate follow manufacturers' recommendations

Fire Systems/Doors

- Ensure all fire and/or sprinkler systems are fully operational
- Maintenance protocols for protective systems (including sprinklers, fire alarms, fire doors, intrusion alarms, etc) should continue to be in accordance with recognised standards and manufacturers' recommendations
- Carry out a check to ensure that internal fire doors are closed
- Check that the fire alarm panel is fault free and all fire detection systems are fully operational

Waste

- Remove all external waste, pallets and empty skips ahead of closing
- Empty all waste bins and relocate to a secure area, ideally at least 10 metres from the building. If this is not possible and bins and skips are within 10 metres, these should have lockable lids

Physical Security

- Carry out a check to ensure physical security measures are in place e.g. fences are in good repair, windows are locked and boarded if appropriate, shutters are in place where appropriate, gates and doors are locked
- Consider enhanced exterior security including guarding protocols
- Shop fronts with no internal or external roller shutters to have shop front displays cleared of stock
- Removal of high value or critical equipment to a secure location
- Make sure intruder alarm is set and remote signalling is in place
- Ensure a number of keyholders are available to respond to an alarm activation within 20 minutes, and any other building management system alarm that may be triggered

Other Considerations

It is also prudent to consider the following for any planned longer-term building closure:

- Trim and maintain vegetation to prevent overgrowth
- Check the roof for vegetation growth, clogged drains or signs of vandalism
- Plans should be established for the potential of reduced staffing at monitoring services, security guarding, emergency response and support for previously established response procedure

Contact QBE local business relationship person or property underwriters today for a discussion on the measures to protect your business

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