Risk Tips



Protecting Vacant Buildings

A practical guide to reducing risk when your property is vacant.

When a building or unit is left vacant for an extended period of time, the risk of damage can increase significantly. Vacant properties are more vulnerable to fire, vandalism, theft, weather damage, water leaks, pests and maintenance issues that may go unnoticed.

Whether your property is between tenants, undergoing redevelopment, or temporarily closed, taking a few simple precautions can help protect your investment and reduce the likelihood of costly losses.

This FAQ guide outlines common risks associated with leaving a building or unit vacant and outlines practical steps you can take to protect your property, maintain insurance cover, and reduce the likelihood and severity of loss or damage.

Should I notify my insurer if my building becomes unoccupied?

Most insurance policies require the insurer to be notified of any significant change in circumstances, including when a building or unit becomes vacant.

Your insurer may apply special conditions, restrictions, or additional requirements to vacant properties depending on how long the property is expected to be vacant for. Where a building or unit is vacant notify your broker of the vacancy along with:

- The date the building became vacant.
- How long it is expected to remain vacant.
- Details of any security, inspection and maintenance arrangements in place while it is vacant.

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How can I reduce the risk of fire in a vacant building?

Fire can spread quickly in an unattended property, particularly if flammable materials or hazardous substances have been left on site.

- Remove rubbish and any other combustible materials from the building & surrounding grounds.
- Remove pallets, timber, packaging and other external storage.
- Inspect the premises regularly to identify any build-up of combustible materials and confirm fire safety controls are working as intended.
- Remove hazardous substances such as flammable liquids, gases, LPG cylinders, and aerosols (even if empty) from the site. Any fixed gas or oil tanks should also be empty.
- Isolate non-essential gas and electrical supplies.
- Ensure power remains connected to fire protection systems, alarms and security lighting. Remember to ensure circuits to security lighting are kept 'on'.

Tip

If you are unable to regularly inspect the property yourself, consider appointing a property manager or trusted representative to undertake inspections. Monthly inspections of the interior and weekly inspections of the exterior of the building should take place to ensure any issues are identified early.

Should utilities be disconnected while the building is vacant?

Yes. Isolate non-essential gas, electricity, and water supplies where appropriate, ensuring fire protection and security systems remain operational.

Important

Never isolate the water supply to a fire sprinkler system. Always confirm sprinkler systems will remain fully operational before shutting off any water services.

What maintenance should continue while a building or unit is vacant?

Regular maintenance is essential to prevent minor issues becoming major problems.

- Inspect the property weekly to confirm it remains secure, weather-tight, and free from damage. Look for signs of water leaks or damage, such as water pooling on floors, stained ceilings, or moisture around windows and windowsills.
- Inspect kitchen, laundry and staff amenities areas to ensure that water supplies are isolated and plumbing traps are sealed.
- Repair any damage promptly.
- Continue routine maintenance of guttering, roof, gardens, trees and lawns.
- Don't forget external stormwater drainage systems and remember to keep drains, drainage pits (sumps) and channels clear of blockages.
- Remove accumulated mail and redirect correspondence to an alternative address.
- Remove graffiti promptly.
- Trees or established vegetation near buildings should be trimmed of any overhanging branches.
- Install pest control to prevent possible damage from rodents.

Tip

In colder climates, drain and isolate water tanks and internal pipework where necessary, while ensuring fire protection systems remain protected and operational.

How can I keep a vacant building or unit secured?

Vacant properties can attract unauthorised access, theft and vandalism.

To improve security:

- Ensure all doors and windows are secure by keeping them closed, locked, and well-maintained. Do this as part of a weekly inspection.
- Ensure security alarm systems are activated and monitored.
- Ensure all keys are promptly returned when no longer required.
- Consider setting up a temporary mobile wireless CCTV surveillance system which may also necessitate security lighting.

Tip

Additional measures such as steel plates, grilles, bars, and/or regular security patrols may be appropriate for long-term vacancies, high-value properties, or locations with a higher security risk.

How should access and inspections be managed?

Access should be limited to authorised people only.

Anyone entering the property, including contractors and visitors, should be made aware of any known hazards.

It is good practice to:

- Restrict access to authorised persons.
- Conduct monthly internal and weekly external inspections.
- Address issues identified during inspections promptly.
- Maintain an inspection log.
- Keep a register of visitors, contractors and key holders.

Tip

Keeping detailed inspection records can demonstrate that the property has been actively managed and maintained during the vacancy period.

What is the best way to protect my property while it is vacant?

There is no single solution. The most effective approach combines:

- Promptly notifying your insurer.
- Maintaining regular inspections.
- Keeping the property secure.
- Managing fire risks.
- Isolating non-essential utilities.
- Continuing routine maintenance.

Taking these steps can help reduce the likelihood of damage, minimise potential losses and support ongoing insurance requirements while your property is vacant.

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