



Global Risk Solutions

Protecting your Property During Reduced Operations and Extended Shutdowns



Business conditions such as the COVID-19 virus may create situations where entire facilities, or portions thereof, may be idled, or operations greatly reduced. Your assets and facilities require the same or increased levels of protection and security to help protect your business from loss. Idle or reduced operations may make a building more susceptible to loss. For example, if a sprinkler or domestic water pipe was to break or be maliciously shut down, it could create water damage or worse—the spread of an uncontrolled fire. The loss of use due to fire, water damage, theft or vandalism may not only impact your facility but may also impact nearby structures or other profit-making units which may result in an interruption of business.

Here are a few safeguards that should be implemented if a facility has reduced operations or is idle:

Site / Building Exterior

- Close and lock gates and fences.
- Make sure exterior lighting is on and operational.
- Ensure no combustibles are temporarily stored against the building.
- Truck trailers should be locked and not against the loading dock, if possible.
- Repair broken windows and doors. Maintain the exterior of the facility to prevent air and water infiltration.
- Secure exterior trash receptacles by locking and keep at least 10 feet from any structure.

Systems/process changes

- Maintain a minimum of 40°F in the entire building or areas with domestic water and sprinkler areas. Remotely monitor building temperatures.
- Reduce or discontinue any processes using heat or open-flame equipment.
- Shut off unneeded electrical systems at circuit panels or switchgear where possible.
- Close all fire doors and stairwell doors.
- Remove or isolate ignitable liquids. Disconnect and remove gas cylinders.
- Reduce combustible loading inside, such as idle pallets and interior trash receptacles.

Fire Protection and Security

- If your fire protection systems are shut down or in any way impaired, you need to contact QBE at our **Risk Solution Center** – rsc@us.qbe.com or call 888.560.2635 and tell the responder your company name, location,

policy number and the nature of the impairment including area covered and length of time the system is expected to be impaired.

- Maintain ALL fire and sprinkler alarms and confirm central station monitoring is operational.
- Maintain building security, including burglar alarms, guards, CCTV, fencing and lighting.
- Increase security protection if the situation warrants.
- Provide regular (a minimum of daily) facility checks with competent personnel completing a formalized, recorded walk through.
- Establish an emergency response team of trained key staff on the operations and facility protection features including sprinklers and domestic systems. They should be able to respond to a facility quickly.
- Management should be cognizant of employees who may be recently furloughed or others with malicious intent and provide necessary security and response.
- Inform local police and fire departments of your buildings closure and any special property protection concerns as well as access methods to the buildings in case of emergencies.

Technology available today allows management to monitor a facility remotely, but it should be supported by an on-site visual inspection on a regular basis.

Please remember, if your sprinkler protection or other key protective features are impaired or if you have any questions about loss control resources from QBE, you should contact **QBE Risk Solutions Center** at rsc@us.qbe.com or call 888.560.2635.

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