

Guidance for managing temporarily closed or permanently unoccupied properties during the COVID-19 pandemic

With the advent of the COVID-19 pandemic in the UK many of our clients are implementing contingency plans such as home-working, skeleton staffing, social distancing and cleansing regimes to maintain operations.

However, for some organisations this is not possible, and following the latest government advice some workplaces will now temporarily shut down for a period of time.

Buildings, whether temporarily closed or permanently unoccupied can be at greater risk from the likes of arson, antisocial behaviour such as vandalism or squatters, theft, and escape of water.

Various insurance policies will contain conditions and notification requirements. If use patterns or occupancies change as is likely to be the case right now, you should tell us in order to ensure continuity of cover. Policies that you should consider include:

- Commercial Combined (Covering your own operational risks)
- Motor Trade Combined
- Property Owners
- Office & retail

Clearly, the current situation is unprecedented and we have asked all of our insurers to consider easing certain policy conditions. Most insurers have responded positively, albeit you will be expected to take reasonable care to comply with good risk management practice or warranties in accordance with your policy.

Temporarily closed properties - temporarily closed means premises temporarily closed solely due to the COVID-19 outbreak. This also applies where you might have multiple buildings on one site where some buildings are temporarily closed

In the context of a temporary closure, here are the top priorities to help you keep your property safe:

1. Protect against electrical fires - turn off and unplug electrical equipment

Electrical equipment should be turned off and unplugged, and electrical systems isolated at the main fuse board, with the exception of critical business infrastructure required to allow the continuance of the organisation's operations and support temporary home working arrangements:

- intruder alarms
- CCTV
- fire alarms
- sprinkler installations
- other fire suppression security or other risk protection systems or devices
- which should be maintained to ensure they continue to fully and effectively protect the property at all times.

2. Guard against escape of water losses & gas leaks

Where there will be no need to re-enter the premises during the period of temporary closure turn off gas and water supplies at the mains (and where reasonable to do so drain down water systems). We recognise it may not always be appropriate to turn off or drain down water systems. Where this is the case a minimum temperature of 12°C (54°F) should be maintained within the property.

3. Protect against arson

Remove internal and external waste and position external bins as far from the property as possible, ideally securing bins in place. Secure and seal all letterboxes and openings and redirect post if necessary

4. Protect against theft

Ensure all intruder and fire systems are fully operational and that physical security and locking devices are working and in place. Ensure that perimeter security, fences and lighting are in good condition and operational. Make sure that protection and detection systems are operational and meet the minimum security requirements required by your insurers.

5. Inspect weekly

Unoccupied property should be inspected weekly, provided travel required to carry out inspections is in line with the latest government advice. A written log of all visits should be kept throughout the period.

Where this is not possible at the present time the inspections should be reinstated once travel restrictions are lifted.

Any damage to the building or fitted security devices identified at the time of inspection should be rectified as soon as is reasonably possible.

You should also remove any accumulation of post from any letterbox during each inspection, along with any other action considered appropriate to minimise the risk the property can be easily identified as being temporarily closed.

6. Update risk assessments

Review and update risk assessments for the property to reflect the temporary closure.

Should you have any queries or be in any doubt whether your premises are properly insured, please make contact with your Hamilton Leigh representative immediately.

Finally, we would also encourage you to continue to [monitor and follow the latest government advice](#), as the situation is evolving rapidly.