



Unoccupied properties – what you should do

As the spread of Covid-19 continues to impact daily life here in the UK, we are working to bring our clients useful information which we hope will help you and your business to navigate these challenging times.

The government has enforced a lockdown in the UK and people are only allowed to leave their homes for a limited number of essential reasons. There are also social distancing measures in place meaning that many businesses have inevitably had to close their doors.

Temporarily closing the doors on your business comes with many considerations. There are steps that you can take to ensure that your insurance is complied with and that your premises are as safe as possible during this time. Here is a list of considerations to help you to manage your property if it becomes unoccupied:

- **Key holders** – *Maintain and share a contact list of keyholders*
- **Inspections** – *Ensure that the building is inspected internally and externally at least once a week and a written record of the inspection is maintained*
- **Waste** – *Ensure that no accumulation of refuse or waste is allowed in the adjoining yards or space in or around the property*
- **Security** – *Secure the building and all outbuildings and storage areas. Put all protective, locking devices and any alarm (including fire) protection into effective operation. Check all fencing is in good condition and gates are secured. Seal letterboxes and, where possible, redirect post.*
- **Utilities** – *Turn off the gas and electricity supplies are turned off at the mains (except electricity needed to maintain any fire or intruder alarm systems)*
- **Water** – *Unoccupied properties are much more susceptible to higher value water claims than occupied properties due to the length of time that water could be escaping before being detected. Consider the condition of your roof. Any empty building or empty portion of the building must have all water supplies including sprinkler systems drained and isolated from the mains.*
- **Machinery** – *Isolate all plant/machinery and cease hazardous processes. Lock away hand tools and smaller items of machinery.*
- **Operational** – *Check and review all risk assessments and update them in accordance with changes in occupancy. Review and keep a copy of your insurance documentation and business continuity plan to hand.*



A common definition of an unoccupied building includes “any building that is wholly unoccupied, mainly unoccupied, disused, unfurnished or **not in active use by you or any of your tenants for more than 30 consecutive days.**” Different insurers specify different timeframes and you should check your own cover. We can advise you if you are unsure. Some insurers are increasing the timeframe mentioned in view of the current circumstances and we can advise you on your own policy.

In summary, where properties may become unoccupied, all eyes should be on loss prevention and risk management.

Our clients can contact us at any time to discuss all of the above and any other concerns, either by email or calling the office, where our phones will be redirected straight to Ascend team members, or arrange an immediate video conference. We can help you understand the protection you may have in place, your obligations during this period of forced closure and how best to make the most of the cover you have in place.

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