

Considerations when Managing an Unoccupied or Vacant Commercial Building

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- i. Communication:** Provide your insurance broker with advance notice that the building is going to be left unoccupied or vacant. Insurance policies generally have conditions pertaining to vacant or unoccupied buildings.
- ii. Inspection:** Have a qualified person conduct regular and on-going walk-throughs during the period of unoccupancy or vacancy.
- iii. Security:** Take steps to secure the building and protect it against vandalism and theft.
- iv. Maintain Heat:** If vacancy or unoccupancy occurs during the heating season, ensure the building maintains adequate heat, unless properly winterized.
- v. Fire Protection Systems:** Ensure all fire protection and detection systems are maintained in good working order throughout the period of vacancy or unoccupancy.
- vi. Vermin:** Take steps to minimize exposure to vermin infestations.

Security Precautions

- Continue with pre-existing burglar alarm monitoring or consider installation of a temporary system.
- Continue with existing video surveillance or consider a temporary system.
- Prominently display alarm monitoring and video surveillance signage as a deterrent.
- Ensure exterior lighting is in working condition and coverage is adequate.
- Consider the addition of exterior motion sensitive lighting units.
- Consider the addition of strategically placed portable LED lighting units on night timers within the building.
- Board up or reinforce ground level openings (where feasible).
- Secure any rooftop access hatches, roof top access ladders and doors to keep thieves out.

- Ensure all vegetation on the site is maintained, including the removal of any dry vegetation from near the structure.
- Some municipalities have by-laws regulating vacant buildings. See your local department for more information.

Heating Season Considerations

- Depending on the season, adequate heat should be maintained whenever possible to prevent freezing of pipes, sprinkler lines, and critical building systems.
- If heat is to be shut off, ensure all systems containing water are properly drained.
- If your building maintains an automatic sprinkler system, consult with your sprinkler contractor regarding minimum temperatures required within the building.
- Do not utilize portable heaters to heat the building beyond that of emergency use. Portable heaters are not to be used as a permanent heat source and this includes construction-box type heating units.

Fire Protection System Maintenance

- If your building maintains automatic sprinkler protection, do not turn off your sprinkler system. Ensure that the sprinkler system continues to be serviced by a sprinkler contractor on an annual basis.
- If the sprinkler system is alarm monitored, maintain monitoring coverage.
- If your building maintains a fire alarm or heat/smoke detection system, ensure the systems remain operational.

Vermin Controls

- Regularly inspect your building for damage or entry by vermin.
- Vermin entry can lead to heating issues, damage to the structure and electrical fires through vermin chewing on wires.

Summary

Vacant and unoccupied buildings can become an attractive nuisance and serve as an arson target. Taking preventative measures in deterring unauthorized access and ensuring adequate maintenance of key building systems will help reduce the risk of loss or damage.

Additional Resource

NFPA – Report on Vacant Building Fires:
<https://www.nfpa.org/News-and-Research/Data-research-and-tools/Building-and-Life-Safety/Vacant-Building-Fires>



Vacant and unoccupied buildings can become an attractive nuisance and serve as an arson target. Taking preventative measures in deterring unauthorized access and ensuring adequate maintenance of key building systems will help reduce the risk of loss or damage.

Communication: The first step is to provide your insurance broker with advance notice that the building is going to be left unoccupied or vacant. Insurance policies generally have conditions pertaining to vacant or unoccupied buildings.

Inspection: Have a qualified person conduct regular and on-going walk-throughs during the period of unoccupancy or vacancy. This checklist is designed to assist your appointed person in conducting a self inspection of your vacant or unoccupied property. If the answer is “No” to any of the questions below, there may be a potential loss exposure that requires further review / action.

Name & Title: _____

Date of Self Inspection: _____

	Y	N	N/A	COMMENTS / ACTIONS TAKEN
Building Security				
Exterior lighting found in working condition (including motion sensitive lighting)				
All building access points secured (doors, windows, overhead doors, hatches)				
Exterior doors free of attempted forced entry markings				
Site vegetation maintained (brush, grass, dry vegetation)				
Video surveillance functional				
Burglar alarm system functional				
Alarm monitoring signage posted				
Are portable interior lighting units on night timers (only LED light bulbs recommended)				
Vermin Controls				
Free of foul odors				
Free of pest droppings				
Free of nesting materials				
Free of strange noises				
Building Heating				
Do not use portable heaters as a permanent heat source, this includes use of construction-box type heating units				
Thermostat observed with desired temperature				
Building free of abnormally cold areas				
Heating system active at time of visit				
Sprinkler valve area(s) are adequately heated				
Fire Protection				
Fire alarm system is operational				
Sprinkler system is operational				

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