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# COVID-19: Protecting Unoccupied Properties

During these unprecedented times, it has become necessary for businesses and organizations to shut down in response to the COVID-19 pandemic and properties may be unoccupied. In this bulletin we provide some general risk protection guidelines to assist real estate owners and property managers to manage these situations and reduce the risk of loss at their premises.

While different property asset classes, including office, retail, industrial, and hotels, have unique exposures, there are general guidelines that real estate owners and managers can adopt to prevent or mitigate hazards to protect their unoccupied buildings during this pandemic.

## Communication

- Inform your insurance company that you have an unoccupied building and advise them of the precautions you are implementing, including how often you plan to visit the site. Review your policy to ensure your building is properly covered.
- If civil authorities repurpose your building in response to the pandemic or if you choose to use it for another purpose during this time, inform your insurance company and determine what effects this may have on your coverage.
- Review and update contact names and numbers to report a claim.
- Notify local authorities and public sector emergency response organizations, including police and fire departments, that your building is unoccupied. Provide them with your contact information in case of an emergency.
- Advise your fire and security alarm companies of the vacancy. Confirm/update contact information.
- Advise utility companies of the vacancy and update emergency contact information. Suspend mail and delivery services to the building.

- Make sure security systems are in place and operational.
- If provided, CCTV cameras should be kept in service and if possible set up with remote monitoring.
- Ensure proper lighting:
  - Maintain exterior and interior lighting.
  - Install exterior and interior motion or timed lighting to help prevent potential animal infestation and criminal activity.
- Remove valuables from the property where feasible. Otherwise, keep money and other valuables in a proper safe. Lock desks and filing cabinets. Lock portable electronic equipment items (e.g. projectors, PCs, and laptops) in secure cabinets.
- Make the property appear occupied to minimize the risks of vandalism and other crimes. Maintain the exterior by cutting grass, removing leaves or snow.
- Ask the local police department to include your building in a night tour if you notice any vandalism or attempts at entry into the building.
- Conduct frequent regular site visits of the unoccupied property at different times of the day to note any changes. Consider hiring a guard service.
  - The frequency of visits depends on the value, importance, hazard, and protection for the building, ranging from a minimum once a week for low-valued property with monitored alarms to daily for high-valued or high-hazard buildings or buildings without supervised alarms.

## Security and property supervision

- Secure all doors and accessible windows with deadbolt locks. Consider installing additional locks. Make sure all roof hatches and vents are properly secured.

- Regardless of our best advice above, the insurer may dictate a minimum frequency for visits as a condition of the insurance policy.
- All buildings should be visited daily during freezing weather unless monitored low temperature alarms are provided.
- During visits, survey general conditions, including:
  - » The exterior of the building to note if there are any signs of vandalism, trespassing, illegal dumping, etc.
  - » An interior tour of all areas of the building.

## Maintenance

- Maintain all sprinkler, fire suppression and detection systems in service.
- Fill fuel tanks for generators, fire pumps, and company vehicles.
- Check fire protection and life safety equipment as per existing practices:
  - Run fire pumps weekly (all diesel and some electric) or monthly (some electric).
  - Check sprinkler control valves and extinguishers weekly.
  - Run emergency generators monthly with load.
  - Check fire alarm panel and test alarm system monthly.
  - Service special fire suppression systems semi-annually.
  - Test sprinkler system alarms and supervisory switches semi-annually.
  - Fully service all fire pumps, sprinkler systems, alarms, and generators annually.
- Inspect the roof monthly, if accessible, to evaluate any potential exposures including clogged roof drains, condition of rooftop equipment, or evidence of unauthorized access. Keep rain gutters clear.
- Ensure all sump pumps are in good working condition. Purchase backup if only one pump is provided in the sumps. Consider installing high-level alarms that are monitored remotely if time permits.
- Maintain other alarm systems (water leak, refrigerant leak, gas leak, etc.) in good operating condition and, if feasible, arrange for remote monitoring where alarms are local only. All utilities not necessary for protection or security should be turned off in the building (e.g., shut off supply line to the water heater, turn off water to unused kitchens bathrooms, where feasible).
- Turn off all electrical equipment before disconnecting the power to it.
- Continue to enforce procedures for safe work such as hot work permit system, confined space entry, and lock-out/tag-out.

## Weather preparation and prevention measures

- Install low temperature alarms connected to a listed central station in a building where the water remains on to prevent damage from cold or freezing temperatures.
- Thermostats should be adjusted as follows
  - To keep the pipes from freezing, set central heating to 13°C (55°F).
  - Set heat in rooms with diesel fire pumps or generators without engine heaters to 21°C (70°F).
  - To protect against humidity and mould, adjust the air conditioning to 29°C (85°F).
- Plan for rain, high winds, and storm. Keep any exterior furniture inside and close all doors, windows, and vents.
- If appropriate, plan for catastrophic events, such as hurricane, flood, and wildfire. Maintain written response plans and emergency contact numbers so they are accessible from off-site.

## Housekeeping activities

- Remove trash and other unnecessary combustibles from inside and outside the building.
- Remove or lock outdoor dumpsters to prevent unauthorized dumping.
- Determine if tenants have storage subject to spoilage and take steps to reduce exposure.
- Yard storage should be at least 15 metres (50 feet) from the building.
- Empty or lower quantities of flammable or combustible liquids where safe and feasible.

## Environmental protection

- Remove any debris or hazardous materials, including unnecessary combustibles, pollutants or chemicals, to eliminate the potential for fire, leaks or contamination.
- Develop specific water damage and intrusion mitigation plans for mould. Consider such factors as drying equipment suppliers, construction materials, and geographic location.
- Photo or video documentation of how site was left – it's your record of precautionary actions taken before the shutdown.

All buildings and occupants have different hazards and exposures. In each case, risk control measures should be implemented to address those specific risks. For further assistance, please contact your Aon account engineer or account executive.