

Property Technical Guidance Note

Management of Vacant Property – Temporary Closure

Introduction

The guidance in this document has been amended from our normal advice on managing vacant properties to take into account the challenges presented by the Government's response to the current Coronavirus pandemic. If your premises are to be permanently closed then reference should be made to TGN 02 for management of vacant buildings.

If due to the Government's response to the current Coronavirus pandemic you have to temporarily close or suspend your business operations for a significant length of time then it is important buildings and associated assets are secured and protected to avoid unnecessary losses either through fire, flood, theft or other related peril.

In all instances, when premises are vacated, MS Amlin must be notified of the change in occupancy and this may result in additional security measures being recommended (depending on specific circumstances) by us.

There may be difficulties where client premises are leased or they share multi-tenanted properties in those cases clients should liaise with the other parties/landlord and inform MS Amlin of any particular difficulties in providing adequate levels of security to their buildings.

The latest UK Government advice can be found at: <https://www.gov.uk/government/topical-events/coronavirus-covid-19-uk-government-response>

HSE best practice in dealing with the health and safety aspects of coronavirus can be found at: https://www.hse.gov.uk/toolbox/workers/home.htm?utm_source=govdelivery&utm_medium=email&utm_campaign=coronavirus&utm_term=homeworking&utm_content=bulletin-19-mar-20, And lone working at <https://www.hse.gov.uk/toolbox/workers/lone.htm>

Latest advice from the NHS can be found at: <https://www.nhs.uk/conditions/coronavirus-covid-19/>

Housekeeping

Premises should be internally cleared of all combustibles where that is possible. We recognise that retail premises in particular that are requested to shut due to the Government's response to the Coronavirus pandemic will have potentially combustible stock on the premises. In this case combustible materials should where practical be moved at least 2m from all windows, letterboxes or other points of entry and, where possible, moved out of sight from pedestrian visibility to reduce the risk of arson or theft. Further advice is contained in the Security section below.

External yards are to be cleared of all combustible waste materials and redundant or theft attractive contents. This includes the complete removal of external storage of pallets and crates (timber and plastic), where possible, where not then a minimum distance of 10m should be maintained from the building to mitigate the risk of arson/deliberate fire setting.

If a distance of 10m is not achievable due to the physical size of the yard then this can reduce to a distance of 5m if within a fully fenced and gated compound. There should be no external storage of pallets outside of fenced and gated compounds.

General waste bins should be emptied before closure and relocated to a secure area or compound at least 10m from the building. If this is not possible then the waste bins must have key operated locked lids and where possible secured to prevent unauthorised movement.

If tanks of combustible liquids are present then, where practical and possible, they should be drained and appropriate action taken to make safe from any explosion risk arising from residual vapour. If this is not practical then any outlet should be padlocked to stop the theft / malicious release of liquid.

Security

General

The Police should be informed that the property is now unoccupied and in addition they should be provided with an up-to-date list of key holders. Ensure that you have sufficient key holders that are physically able to respond to an alarm activation within 20 minutes.

All door keys to the property should be accounted for - if any key is missing, the locks should be changed immediately.

Regular external inspections of vacant premises should be made by the client or an authorized representative to check for damage or breaches of security (if safe to do so based upon the current Government guidance in respect of travel restrictions and social distancing measures). Depending upon guidance issued by the Government, a drive past inspection may still be allowed and if this is the best that can be achieved then that should be done and recorded. The inspection should be completed by a competent person to ensure no deterioration in the controls in place or fabric of the building, including any external signs of trespass or anti-social behaviour e.g. graffiti. Inspections should be recorded, retained and signed by the responsible person to evidence that they are being completed. This is critical in terms of evidencing inspections have been taking place in the event of a claim.

If due to increasing travel restrictions and/or following a risk based assessment of the ability to comply with the social distancing measures in force, it is deemed unsafe to request employees to travel to premises, then where external/internal CCTV is present and can be remotely monitored this will be considered an acceptable alternative to physical inspections. However, records of viewing the remote feeds should be made and any concerns followed up with MS Amlin.

Any defects in security or condition must be remedied as a matter of priority.

The frequency of these inspections may range from daily to fortnightly, depending on the specific circumstances and as agreed between all parties. Typically weekly inspections will suffice but check with your usual MS Amlin contact. In completing physical inspections due consideration must be given to employees in respect of lone working and this should be recorded within your usual risk assessment process.

Where a premise might normally benefit from manned security presence and this has been removed due to restrictions imposed by Government then MS Amlin should be informed such that alternative provisions can be agreed between the parties.

Ensure any safes are cleared of cash and high value materials.

Any high value plant and / or vehicles stored externally should be suitably secured against theft and fire. Please speak to MS Amlin if further advice is required regarding measures that can be taken.

Physical Security

All security devices for preventing access to premises are to be fully deployed and set prior to the closure and need to remain in full and effective operation at all times.

To prevent the malicious introduction of flammable liquids, burning rag or paper, or other incendiary devices into buildings, the letterbox should be sealed up. As an alternative an enclosed metal container should be fixed onto the rear of the letterbox.

Perimeter fence security should be maintained and any damage found following routine inspection should be repaired as a matter of urgency.

Electronic Security

All fire and intruder alarm systems must remain in full working order. The intruder alarm system must be set before closure of the premises in the normal manner and routine maintenance and testing of both fire and intruder alarm systems must continue as normal, so far as is reasonably practicable.

Where fire and intruder alarm systems benefit from off-site remote signaling to an approved Alarm Receiving Centre (ARC) then the remote monitoring must continue during the closure.

Where there is no existing permanent intruder alarm system installed, for example premises which are otherwise occupied 24 hours per day, such as hotels, then please notify MS Amlin so that alternative measures can be agreed which may include the installation of an accredited Temporary Alarm System (TAS).

Where remotely monitored CCTV systems are installed, the systems and monitoring must continue to operate as normal.

For large or vulnerable sites which are currently unprotected, the installation of a temporary CCTV system may be deemed appropriate.

In respect of remotely monitored intruder alarm systems issued with a police URN, if police response is downgraded from Level 1 to Level 3 (withdrawn) due to excessive false alarm activations (3 or more false calls in a 12 month rolling period), you must notify MS Amlin and ensure either an NSI, SSAIB or SIA accredited professional key holding service provider is appointed in lieu of police response.

Police response times to intruder alarm activations may also be severely impacted if there is an increase in demand to maintain social order.

Utilities & Services

All utilities other than those required for fire or security protection should be isolated, so far as is reasonably practical, to reduce the risk of loss.

The electricity supply should be shut off at the incoming main, and the door to the compartment in which the switchgear is located should be locked. Where a supply is required for the maintenance of security or fire systems, the supply must remain live but all non-essential circuits should be isolated by the removal of the fuses / circuit breakers.

The gas supply should be shut off at the incoming main. The door to the compartment in which the shut off valve is located should be kept locked.

The water supply to the building and the hot water heating system should be isolated so far as is reasonably practical to limit the risk from localised flooding.

Fixed Fire Protection

The integrity of the fire main, sprinkler installation, and automatic fire alarm is to be preserved. This must also include the upkeep of weekly testing and inspection arrangements and the continuation of maintenance contracts so far as is reasonably practical where Government restrictions allow. If weekly testing becomes unrealistic due to either further Government restrictions or employee availability then move the frequency to monthly in the short-term returning to weekly at the earliest opportunity.

All fire doors should be closed prior to closing the premise.

The fire brigade should be advised that the premises are now unoccupied.

Fire Service response times and ability to respond could be compromised as the pandemic continues. Therefore fire safety measures and your fire risk assessment should be reviewed in light of this.

A Member of **MS&AD** INSURANCE GROUP

MS Amlin Underwriting Ltd,
122 Leadenhall Street, London EC3V 4AG, UK.
Telephone: +44 (0)207 977 8324
Fax: +44 (0)207 977 8300
communications@msamlin.com www.msamlin.com

MS Amlin Underwriting Ltd – Registered in England No 2323018*
MSI Insurance Management (Ireland) Ltd (MSIIML) – Registered in Ireland No 502727**

*Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
**Regulated by the Central Bank of Ireland.

The information contained in this document is for guidance and general information only. It is not intended to be independent and/or expert advice on health and safety and risk management more generally and should not be relied upon as such. It does not necessarily cover every important topic or every aspect of the topics with which it deals and no warranties or representations are made as to its accuracy or otherwise in connection with it. The liability of MS Amlin Underwriting Ltd and its subsidiaries and Mitsui Sumitomo Insurance Company (Europe) Ltd is excluded to the fullest extent permitted by law. Please seek specific advice about your specific circumstances from your usual contact.

Where there are links to external web sites on our own website or documents please note such external websites are not within the control of MS&AD Group and its subsidiaries or Mitsui Sumitomo Insurance Company (Europe) Ltd and we do not accept liability for the content and accuracy of the information contained on those sites. MS Amlin Underwriting Ltd and Mitsui Sumitomo Insurance Company (Europe) Ltd are members of the MS&AD Group. MS Amlin Underwriting Ltd is the managing agency of Syndicate 3210. MSIG Insurance Management (Ireland) Ltd is a subsidiary of MS Amlin Underwriting Ltd and is regulated by the Central Bank of Ireland. Both Mitsui Sumitomo Insurance Company (Europe) Ltd and MS Amlin Underwriting Ltd are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.