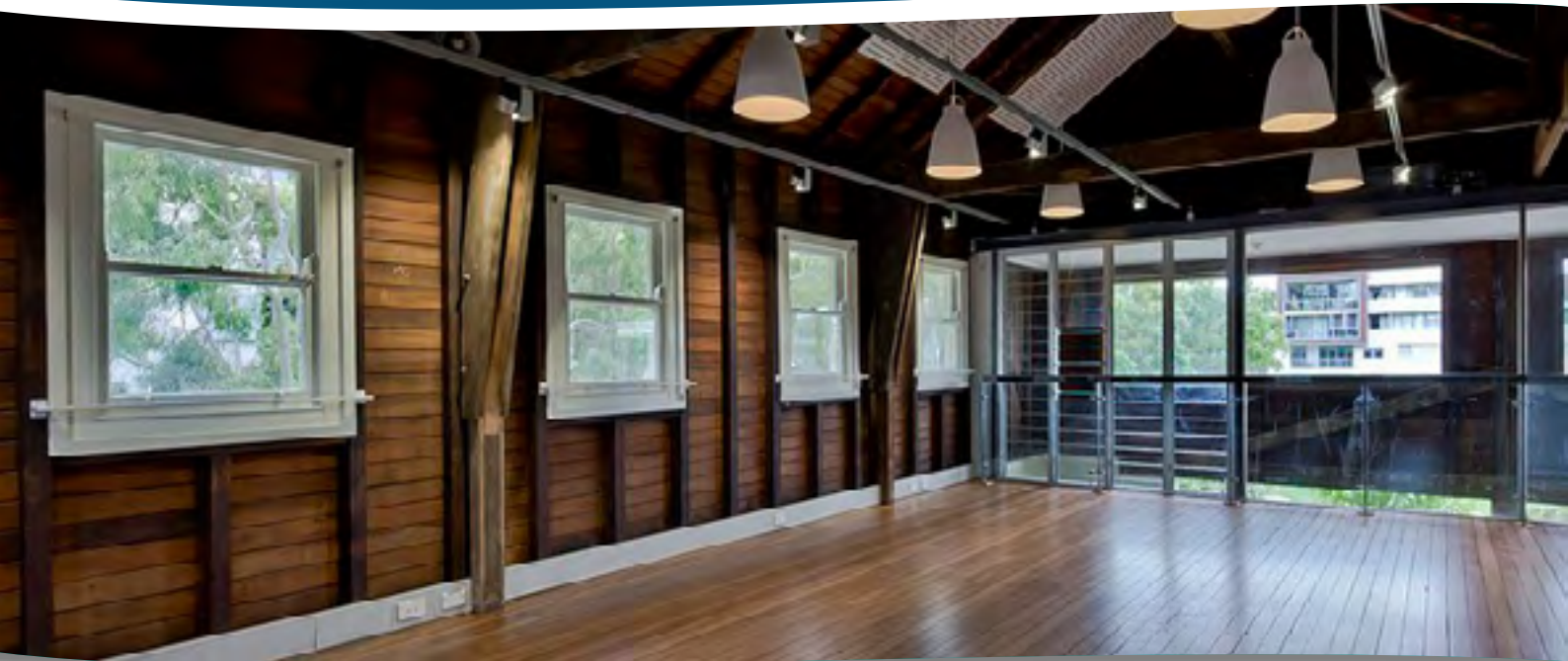


RISK ALERT #4

Unoccupied Properties



Risk managing vacant properties throughout the pandemic

Securing and managing vacant properties has become necessary for many organisations and businesses as a consequence of the current pandemic. Property owners must ensure their buildings are safely isolated and monitored during this time.

When a property is unoccupied for a period of time it may suffer damage due to:

- Fire caused by arson or a defective electrical installation
- Vandalism including malicious damage and graffiti
- Burglary e.g. damage to the building when gaining access, theft of building materials and contents
- Water damage from progressive and unwitnessed leakages
- General deterioration caused by adverse weather or as a consequence of lack of maintenance

Identifying risks at your premises can help you to reduce loss or damage occurring. Carrying out a risk assessment of the vacant property on a regular basis will help you identify any hazards and weak spots.

THIS DOCUMENT PROVIDES GENERAL RISK MITIGATION RECOMMENDATIONS

1. Key actions to take to NOW to protect the property

2. Key risk areas for ONGOING assessment and management

This advice should be considered in the context of your risk management framework and your general audit policies and procedures. Your insurance Broker can provide important support throughout this time; we encourage regular contact with any changes or concerns.

1. Key actions to take NOW to protect vacant property

Risk management objectives:

- Deter any potential intruders
- Detect any intrusion at the earliest opportunity so any damage is minimised
- Maintain good standard of the property
- Manage lawful entry to the premises

Key actions to take to protect vacant property

Undertake a health, safety and **risk assessment** on the basis the property is vacant



Remove unnecessary items like furniture, packaging and waste



Have all tanks emptied, and **isolate** the water, gas and electricity supplies



Remove any skips, empty external waste bins and move them away from the building



Control who has access in and out and **record visitors**



Change locks on doors, shutters and gates if necessary. Seal letterboxes, or fit a metal box inside and empty it weekly.



Consider employing guards, or install wireless sensors, cameras and CCTV



Check and maintain security fences and gates. Protect windows by boarding up if necessary



Prevent access by authorised vehicles using padlocked gates, lockable security posts, or substantial lengths of concrete



If unguarded, **check and inspect** the property on a regular basis, at least weekly, making sure any issues are dealt with and the property is kept secure



2. Key risk areas for ONGOING assessment

Electricity

It may be prudent to enlist the assistance of your regular electrical contractor to help you complete these steps safely.

- Turn-off or isolate all non-essential circuits at switchboards. Remember to ensure that your essential systems and plant remains powered. Examples of these may include:
 - Computer servers, communication and mandatory legislated record-keeping systems
 - Security Systems, including intruder alarms and security cameras
 - Fire protection systems
 - Plant such as freezers and other long-term controlled temperature or environmental systems.
- Pull out power plugs from wall sockets. Simply flicking the switch is not sufficient. This will prevent equipment being damaged by a power surge.
- Please check with the operating instructions, service agents or the manufacturer before simply turning-off recharging systems to battery operated plant and equipment. Battery powered equipment should not be left at 'full charge' for extended lengths of time.

Water

It may be prudent to enlist the assistance of your regular plumbing contractor to help you complete these steps safely.

- If possible, turn off the water supply at the street main.
- Run dry the residual water by opening taps, flushing toilets and draining hot water storage units. Remember to turn-off the power/gas to the hot water cylinder so the heating element is disabled.
- If your mains water supply must remain open for a specific process or task that cannot be shut-down for an extended period of time, then turn-off and isolate equipment or facilities at their individual location, for example;
 - Turn-off toilets at the wall and then flush to remove the water in the cistern
 - Turn-off washing machine infeed hoses at the wall
 - Turn-off the supply to individual basins using the tap in the cupboard at the wall.

2. Key risk areas for ONGOING assessment

Gas

It may be prudent to enlist the assistance of your regular plumbing/gas-fitting contractor to help you complete the following:

- If possible, turn off the gas supply at the street main.
- Run internal appliances like stoves to remove any residual gas left in the lines.
- If there is any plant or equipment you cannot or should not shut-down for an extended period, please check with the operating instructions, your service agent or the manufacturer to determine the best approach for an extended period of inactivity.

Refrigerated Goods and Cabinets

- Empty and clear the content of all cabinets, cool rooms or stores where the electricity has been switched off.
- Thoroughly clean, sanitise and dry the interiors. This will prevent the development of mould, bacteria and odours.
- Ensure that the doors or lids are held open to prevent nasty odors developing.

Waste and Rubbish

- Ensure that all rubbish bins are emptied and cleaned.

Attractive Items and Equipment

- Take the time to make sure all attractive equipment is secured in place and out-of-sight. If you are able to see or identify an item from an external door or window then we encourage you to move it out of sight.
- While not an exhaustive list, other valuables may include:
 - Computers, laptops, tablets, monitors
 - Printers and scanners
 - Wall mounted TVs and projection units.
- When relocating computer monitors, it does not necessarily mean locking them away in storage rooms. You may simply choose to place them on the floor where they are difficult to see from outside.
- If relocating equipment is not practical, we suggest that you close all blinds and curtains, or even cover windows.

2. Key risk areas for ONGOING assessment

Security

- Walk through each building and check that all windows and doors are closed and robustly secured. An effective method to further prevent opening internal sliding windows and doors is to place a piece of timber or broom handle in the window track.
- As your internal review of each room is finishing, take photos as a snapshot of the contents, furnishings and the overall condition of each area prior to unoccupancy.
- Conduct an external review to ensure all window and door openings are secure and difficult to gain forcible entry.
- Consider enlisting the services of a nightly security patrol service.

Routine Servicing

For many locations there are fixed systems present that are the subject of routine maintenance, inspection or testing as mandated by legislation. Failure to adhere to those legislative requirements may result in offences or penalties.

- Examples of fixed systems requiring maintenance and servicing may include:
 - Fire protection systems such as fire alarms and sprinkler systems
 - Water quality checks (cooling towers)
 - Security cameras and alarms.
- You must make contact with your usual respective service agents or contractors to establish:
 - The latest requirements concerning maintenance, testing and servicing
 - Specific precautions specified by your contractor to protect their staff, including access to your location and social distancing.
- Contractors will be receiving specific advice from their respective peak bodies that you may also need to be aware.

Vermin

- The lack of human presence can cause an increase in vermin
- Have your pest inspection contractor place static baits throughout the site if safe to do so.



External Risk

- Waste bins and combustibles should never be stored against or near buildings. Keep at least six metres of separation wherever possible.
- Have all waste bins picked up and cleared. Review waste bins regularly to make sure they remain empty and are not being used by trespassers.
- Regularly check doors and windows for signs of attempted forcible entry.
- Ensure security lighting is properly maintained. If already installed, review the location of lighting and pinpoint all high risk areas that may not receive adequate lighting. Install additional automatic lighting to those areas prior to vacating the site.
- Close and secure all gates. Locate and repair any damaged fencing.
- Have maintenance teams complete roof and gutter inspection. Ensure all gutters and downpipes are in good condition and able to cope with extreme weather events.
- Cut back or clear all vegetation that might obscure windows and doors in order to maintain adequate natural surveillance.
- Maintain gardens, lawns, pathways and driveways. Your site should always reflect the look and feel of permanent occupancy.
- Check that all storm water drains, grates, sumps and pits are free flowing and clear of debris.



Ongoing Maintenance & Checklist

1. Monitor and maintain active security alarm systems. Do not disconnect.
2. Monitor and maintain active fire detection systems. Do not disconnect.
3. Complete a documented weekly inspection summary, assuming attendance at your location is permissible by State and Federal Government advices and laws.

The Ansvar Risk Alert provides a checklist to assist with routine inspections. The Checklist can be downloaded [here](#).



Contact

Please contact Ansvar Insurance on 1300 650 540 or insure@ansvar.com.au regarding insurance coverage, claims support and advice.

If you have any specific Risk Management queries please contact Ansvar Risk, see below for details.



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Fergal has over eleven years of experience in the insurance industry in claims, underwriting, surveying and risk management. Ranging from domestic to large commercial. With a degree in Civil Engineering, CASA qualified Remote Pilot and a Certified Level 1 Thermographer, Fergal has the ability to draw on a wide range of experiences from his previous roles, providing Ansvar's customers with the best possible advice.

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