

Risk Management Guidelines

Protection of Unoccupied Buildings

Introduction

When a building is to be vacated and no other tenants are moving in, action must be taken in order to ensure the safety of the building and those people having legitimate access, or indeed making unauthorised entry, to that building.

Non ferrous metals such as copper and lead have been particularly targeted by thieves, with many losses involving cabling, pipe-work, sanitary fittings and lead from roofs.

There is also evidence to suggest that once a building has been attacked in this way, further attacks can occur within a short period of time.

Good risk management procedures including regular inspection visits (at least once a week) and regular maintenance of the property and fire and security systems can help to prevent criminal attack and also reduce the eventual cost of remedial work should a loss occur.

It is important to ensure that the fabric of the building is maintained in good order. Without regular maintenance an unoccupied property can quickly become run-down and attract the unwelcome attention of vandals, fly-tippers and the like. Graffiti should be removed but any damage repaired without delay.

In addition to the damage and theft aspect, the health and safety of visitors, welcome or otherwise, should also be considered. Unoccupied buildings are an attractive playground to children and a 'duty of care' is owed to them even though they are trespassing.

Contents

Combustible contents and waste materials offer fuel for the arsonist and temptation to thieves.

- All combustible contents and waste must be removed immediately from within and around the premises.

This should include all furniture, and all other removable items not forming part of the fittings to be included in a sale. For short term unoccupancy (up to 6 weeks), it may be more practical for some items of furniture to remain, but these should be kept to a minimum and stored out of sight from the ground floor windows.

- Fuel oil tanks to heating systems which are to be isolated and those containing other flammable liquids or combustible waste should be drained and made safe from potential explosion risk arising from residual vapour.

They should also be secured to ensure that children are unable to get inside, as there have been instances of fatalities where tanks have been used as a "playground".

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Services

- All services and any fuel supplies should be shut off at the switch or stopcock.
- Gas, electricity and water supplies should be turned off (unless essential for maintaining heating, fire protection or intruder alarms).
- Ensure that postal and other deliveries are stopped and that the letterbox is sealed.

Security

Doors

- Ensure all external timber doors are of solid construction, and if not, consider replacing them or reinforcing them with sheet steel. All frames of external doors should be securely fixed to the building fabric.
- Fit 5 Lever Mortice Deadlocks (which conform to BS3621) to all external doors other than designated fire escapes.
- Fit good quality closed shackle padlocks together with manufacturers matching locking bars to folding, sliding and roller shutter doors.
- Protect all outward-opening external doors with hinge bolts.
- Ensure that the panic release bolt-work on fire exit doors is maintained in good condition and that the securing bolts fully engage when the doors are closed.

Glazing

In some instances, it may be considered good practice to board up glazing in windows, doors, skylights and other openings. Where this is necessary:-

- Boarding should be exterior grade plywood at least 19mm thick and should be secured into the window and door frame with a minimum of 50mm exterior non return screws.
- Where the frames are of aluminium or uPVC construction, the boards should be attached to minimum 75mm x 75mm battens which in turn are secured to the masonry at the sides of the window, in the recess.
- Avoid overlapping boards or allowing gaps which can be easily attacked. Fit the boards close to the framework, brickwork or battens.
- Mesh grills such as “Expamet” can be used as an alternative to boarding.

Roofs

- To prevent the theft of lead, consider restricting access to roofs by installing anti-climb paint to drain pipes and roof guttering. This paint should not be installed below 2.4 metres and warning notices highlighting its use should be prominently displayed.
- Carry out regular checks on roofs to ensure that any theft of roofing materials is discovered quickly in order to minimise the risk of subsequent damage by rainwater ingress.

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Perimeter Security

Consider protecting the site with a 1.8 metre high chainlink / weldmesh / palisade fence.

Ensure that site access gates are constructed of a commensurate strength and that they are secured with close shackle padlocks.

Security Lighting

Assess internal and external security lighting and improve the quality and coverage if necessary.

Good lighting creates a degree of vulnerability for the criminal or trespasser and ideally the entire site should be illuminated externally. Ensure as far as possible that lighting is located high enough so as to be out of the reach of criminals.

Electronic Security Systems

- The installation of an intruder alarm system by a Private Security Association approved Installer can significantly improve security.

A well designed, installed and maintained intruder alarm system can provide an effective security measure, deterring potential intruders and offering early warning of intrusion.

- Consider installing closed circuit television system (CCTV) which is monitored remotely by an approved Alarm Receiving Centre.

Fire Protection

Any automatic fire detection or suppression system installed in the premises will continue to provide early warning and/or control of fire and should be retained where still operational and conditions allow. For maximum protection, extend the system(s) to provide a signal to an Alarm Receiving Centre.

It is important that the systems continue to be properly maintained, particularly with the change of environment that unoccupancy introduces.

It should be ensured that sprinkler systems are charged with air, in the winter months, if the design of the system allows, or adequate arrangements have been made to ensure pipework is not left vulnerable to freezing. If it is not possible to maintain the sprinkler system it should be drained down.

Keyholders

Care should be taken to ensure that the up to-date list of keyholders is maintained with the Alarm Receiving Centre so as to ensure prompt response in the event of the Intruder / Fire Alarm or the Sprinkler Installation operating.

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Health & Safety

Authorised visitors such as surveyors, guards, contractors and prospective purchasers/tenants will need to have access to the property at various times. The health and safety of such visitors should not be placed at risk while undertaking their duties and, to ensure their safety, the following points should be considered:

- Warnings should be given with regard to any specific danger, e.g. structural defects.
- Adequate light should be made available.
- Barriers should be provided around any dangerous or unsafe areas.
- Details of those visiting the premises should be recorded.

- Visitors should be equipped with personal alarms and mobile telephones and ideally should not enter the building unaccompanied. They should also advise another party of their estimated time of return.

Implications for Insurance

Many of the risk management features contained in this document may also form part of your insurance policy.

You should check and ensure that you comply with all policy conditions and warranties (both those present in the original policy document and those applied subsequently, e.g. since your premises became unoccupied).

The information set out in this document constitutes a set of general guidelines and should not be construed or relied upon as specialist advice. Therefore RSA Insurance Ireland Limited accepts no responsibility towards any person relying upon these Risk Management Guidelines nor accepts any liability whatsoever for the accuracy of data supplied by another party or the consequences of reliance upon it.

For further information on this or any other related Risk Management topic please contact the Risk Control Unit in RSA Insurance on 01-2901123.