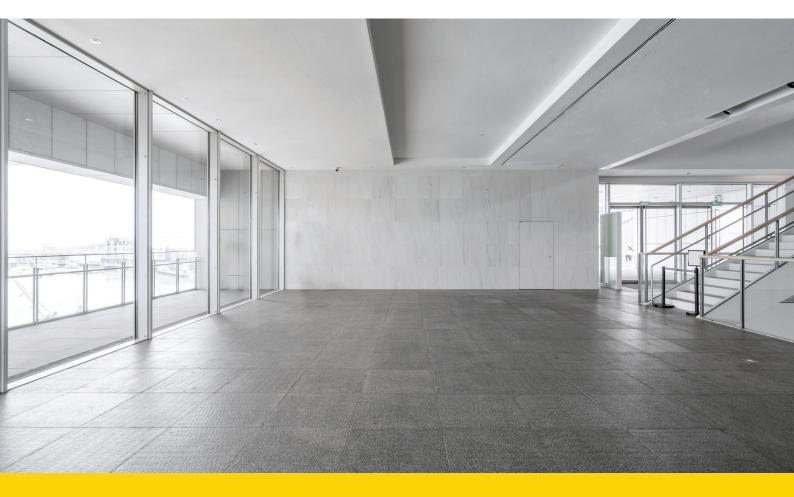
RISK MANAGEMENT PROGRAMME FOR THE PROTECTION OF UNOCCUPIED BUILDINGS



This document is designed to assist NFU Mutual customers in managing fire risks associated with unoccupied buildings





INTRODUCTION

Buildings may be empty or unoccupied for a number of reasons including sale/purchase, awaiting refurbishment or new occupants, purchased for redevelopment, awaiting demolition or simply abandoned. Whatever the reason for the unoccupancy, such properties are particularly prone to malicious damage and arson with over 9,000 fires reported every year. If the condition of the buildings is allowed to deteriorate there is also an increased risk of personal injury to both authorised and unauthorised visitors or members of the public.

In order to minimise the potential for a loss, the period of the unoccupancy should be kept to a minimum. Procedures should also be arranged to manage the shutdown of the property and thereafter, a risk management programme implemented incorporating some or all the guidelines detailed below and ensure the property remains a valuable asset in the future.

Whilst applicable to all unoccupied properties, particularly at risk are buildings within inner city areas, remote locations, where there is a high crime rate and buildings of high value or of historic importance or where there have been previous incidents or damage.

RISK ASSESSMENT

A risk assessment to be undertaken to assess the risks and adequacy of existing precautions taken.

In considering the options it is important to decide what action needs to be taken under each of the following headings, to provide an integrated and layered programme of fire protection and security measures:

Deter

If a criminal can be successfully deterred from attempting to enter or damage the property, the risks can be mitigated. Deterrents can include measures such as signage of security measures, high levels of physical security and visible electronic surveillance systems.

Detection

Should the presence of deterrents not be sufficient, or potential damage be caused

by a fortuitous event, the early detection of the presence of criminals or incident, to prevent or reduce the loss, may be provided by site personnel, security guards or electronic systems such as intruder or fire alarms or CCTV surveillance.

Delay

Incorporating security protections designed to delay movement around the building(s), such as physical barriers to entry points, can assist in the prevention or reduction of the loss.

Defence

Defence is the measures taken, once an incident is recognised by its detection, to prevent or limit a loss e.g. the response taken when an intruder or fire alarm has been activated or the presence of damage is noted.

SHUTDOWN PROCEDURES AND HOUSEKEEPING

All items of value, flammable or hazardous substances, dangerous equipment, ladders, combustible contents, machinery and furniture to be removed from the buildings and surrounding yards.

Waste, debris and any skips or temporary buildings to be removed from the premises and surrounding yards. Vegetation in close proximity to buildings to be cut back and removed to ensure the building remains visible.

Services or utilities, except those essential for fire-fighting or security including sprinklers,

hose reels, lighting or alarm protections, to be disconnected at the mains or the perimeter of the buildings in such a way that unauthorised reconnection is not easily possible.

Tanks and pipework, except those essential for firefighting, to be drained down and purged in accordance with Health and Safety Executive (HSE) guidance documents if they contain combustible or explosive liquids or gases.

DOOR AND WINDOW SECURITY

All accessible ground and upper floor window openings, including those accessed from flat roofs, to be externally boarded with exterior grade plywood, at least 18mm thick, secured to frames by 50mm exterior non-return screws or ribbed nails at centres not exceeding 100mm. Alternatively coach bolts with the round head externally may be used at centres not exceeding 150mm. For UPVC, metal, hardwood or large glazed openings a timber subframe with intermediate battens to be fabricated. Alternatives to plywood include substantial close gauge wire mesh, shutters or proprietary hired-in boarding.

In locations with particularly high crime rates consider boarding up all external openings with perforated steel screens coach bolted through the thickness of the opening to a steel locking plate.

Doors that will not be in use unless and until the building is re-occupied may be

permanently fixed as above or even bricked up with final exit doors to be secured by a lock complying with **BS3621: Thief resistant** lock assembly. Key egress or PAS3621: Multipoint locking assemblies. Keyed egress. Performance requirements and test methods with steel box striking plate or externally clad with sheet steel not less than 16 gauge (1.5mm) with at least one close shackle padlock conforming to **BS EN12320**: Building hardware. Padlocks and padlock fittings. Requirements and Test Methods, grade 5 or above with matching locking bar. Where the final exit door is reinforced a 30mm angle iron frame to be either rawl bolted or fixed with epoxy resin anchors to the masonry at no more than 500mm centres. An extra hinge may be necessary to carry the additional weight.

SECURITY OF OTHER OPENINGS

Any other openings within the external elevation of the buildings e.g. air vents,

letterboxes and trap doors to cellars to be secured as described above.

PERIMETER FENCING/GATES

To restrict access to the building itself a perimeter fence which allows natural surveillance of the property from outside the perimeter of the site is preferred to a perimeter wall as a solid wall can conceal unauthorised intruders, making it easier for the building(s) defences to be overcome.

Perimeter fencing to be 2.4 metres in height, professionally installed and with posts and embedded struts concreted into the ground in line with the standards to be effective:

- Weld mesh fencing to **BS 1722-10:** Fences, Specification for anti-intruder fences in chain link and welded mesh. A small mesh size to frustrate finger holds and climbing is ideal.
- Steel palisade to BS1722-12: Fences. Steel palisade fences. Manufacturing and installation, Specification. These comprise of vertical steel rods, with the

top end flattened, split and splayed into sharpened points to deter climbing and ensures fixing bolts can not be easily removed.

 Open mesh steel panel (expanded metal) fencing to BS1722-14: Fences.
Specification for open mesh steel panel.

Planning permission may be required for certain types of fencing, especially if it is being erected near listed buildings or in conservation areas and your local authority to be consulted for planning department consent.

Gates to be the same height as the fencing and of equivalent strength and secured with welded high-security proprietary locking bars to **BS EN 12320: Building hardware. Padlocks and padlock fittings, Requirements and Test Methods** grade 5 or above. Hinges to be designed to prevent the gate from being lifted.

LIGHTING

Good lighting can deter intruders. External security lighting to be installed to operate from dusk to dawn and be located to ensure shadowed areas are avoided, out of reach of vandals and fitted with protective coverings. Higher lighting levels may be appropriate for particularly vulnerable areas.

INTRUDER ALARM PROTECTION

Where installed, intruder alarm protection to be set at all times and where achievable the alarm to connect to an NSI approved Alarm Receiving Centre complying with BS5979: Remote centres receiving signals from fire and security systems. Code of practice or BS EN 50518: Monitoring and Alarm Receiving Centre preferably by dual path signaling.

Any new intruder and hold up alarm system should use 'sequential' alarm confirmation, enabling the Alarm Receiving Centre to filter alarm signals and avoid unnecessary police attendance following false alarms complying with **BS 8243: Installation and configuration of intruder and hold-up alarm systems**

designed to generate confirmed alarm conditions. Code of practice.

Where an unoccupied property has no intruder alarm protection, or it proves impractical to take over and use an existing system, consider installation of a temporary alarm system. Temporary alarm systems are relatively inexpensive, can be installed quickly, and can operate when no services are connected to the property. Some systems also allow connection of temporary fire detection devices. Your Intruder alarm installer or maintenance company will be able to provide information on such systems.

CLOSED CIRCUIT TELEVISION (CCTV)

CCTV systems may be appropriate to monitor unoccupied properties, either operating independently or in conjunction with the intruder alarm system. Many CCTV systems are available however to be truly effective such systems to be monitored remotely so that unauthorised access or approaches to the property can be challenged or responded to. In accordance with **BS EN 50132: CCTV surveillance systems for use in security applications**.

The supply, installation and maintenance of the system to be undertaken by a UKAS accredited installer and approved by an independent inspection body, such as NSI or SSAIB. Consider having the CCTV connect to an NSI approved alarm receiving centre, complying with **BS EN 50518: 2019 Monitoring and Alarm Receiving Centre**, particularly on activation of the hold-up/panic attach devices. Alternatively signal to a permanently manned security station or gate-house at the premises.

Temporary CCTV systems that activate when an unauthorised person is present and transmit images to a remote monitoring station or 'smart' device are available. Your Intruder alarm/CCTV installer or maintenance company will be able to provide information on such systems.

GUARDING

Static guards can provide a continuous security presence at the protected building and where these services are employed an independent security company to be used who are reputable, experienced and approved by an independent inspection body such as NSI.

FIRE RISK ASSESSMENT

A fire risk assessment to be undertaken to identify and evaluate the potential for a serious fire at your premises. Responsibility for the fire risk assessment normally rests with occupiers and owners of business premises and should include the construction of the premises, fire inception hazards, likely fire spread potential and the suitability and standard of fire protections including your fire alarm, fire doors, emergency lighting, escape signage and fire extinguishing appliances. The risk assessment to be carried out by a suitably competent person and any necessary control measures carried out to reduce the risk and effects of fire. The local Fire Prevention Officer to also be informed, particularly in relation to properties of historical significance, of the state of the water supply on site, particularly where supplies have been disconnected, the ease or otherwise of access to the premises including the availability of roads, the presence of high security fences and the availability of keyholders and any unusual or unexpected hazards including asbestos that may be present.

MAINTENANCE AND INSPECTION

Essential maintenance of the building, such as inspection of roofs and cleaning of gutters to be undertaken together with any necessary testing and maintenance of fire or intruder alarms or sprinkler protection systems.

Internal and external inspections of buildings, surrounding yards, car parks and perimeter fences to be undertaken at least once every seven days by an appropriate person. Details and observations to be logged and records retained for the duration of the unoccupancy and the following checklist used as a guide. Contingency plans to be produced for actions that will have to be taken following an unauthorised occupation or signs of unauthorised entry, which are to be reported to the local Police Authority and the damage made good.

Any event such as weather damage requiring emergency repairs, boarding-up, cleaning-up operations, visitor/contractor authorisation procedures and further tightening of perimeter security to be undertaken promptly.

WEEKLY CHECKLIST FOR THE PROTECTION OF UNOCCUPIED BUILDINGS

External Inspection

YES NO

- 1. Are perimeter fencing and gates secure and in good condition?
- 2. Are yard areas free from waste and combustible materials?
- 3. Are external elevations free from malicious damage and vandalism?
- 4. Are security lighting/CCTV in operational condition and correctly aligned?
- 5. Are all accessible external openings securely locked or boarded to prevent unauthorised entry?
- 6. Are buildings free from damage?

Internal Inspection

- 7. Are buildings secured to prevent unauthorised access?
- 8. Are buildings free from waste and combustible materials?
- 9. Are all services, other than essential services for security and firefighting, isolated at the point of entry to the building?
- 10. Are buildings free from water penetration?

Any Other Observations

The above checklist to be recorded and where any of the above answered 'no' or other observations noted full details must be retained and a copy available to the Insurer together with proposed remedial action.

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