

GUIDANCE ON UNOCCUPIED BUILDINGS DURING CORONAVIRUS

As we move through the Coronavirus pandemic businesses continue to be faced with Government restrictions, including for some businesses a forced temporary closure. This has resulted in buildings being left partially empty or wholly unoccupied.

With over 9,000 fires reported every year, unoccupied buildings can be prone to arson and other malicious damage. They can also be the source of personal accidents where individuals have, for example, fallen through fragile roofing or tripped over loose floor surfaces.

To help avoid damage, thefts and injury, procedures can be put in place to manage unoccupied buildings during a lockdown period. This could also help to avoid unexpected losses or claims.

NFU Mutual Risk Management Services has produced this guide to assist you with managing these risks during these challenging times. However, as we have not been able to visit your premises, we are unable to make explicit recommendations.

POLICY CONDITIONS

Most insurance policies contain conditions related to unoccupied premises. These conditions set out the actions you must undertake when your premises become unoccupied.

NFU Mutual understands that some of these actions will continue to be difficult to undertake due to the various Government restrictions. As a result, your cover will not be restricted from the time the unoccupancy starts, until such time as the restrictions are lifted.

This is subject to you applying reasonable endeavours to manage your premises, including appropriate fire safety and security measures, as discussed in this guidance document.

FIRE SAFETY

There are some simple measures to safeguard against both accidental and deliberate fires:

- Isolate utilities (electricity, gas and water) and machinery that are not required – except as necessary to maintain security and fire safety systems e.g. sprinklers, fire alarm, emergency lighting, escape signage etc.
- Close all fire doors
- Don't store combustible materials against the building and consider other measures to prevent arson, such as keeping fencing and yards clear of combustible items and minimising and securing flammable or hazardous substances
- Where possible ask your local community to help keep an eye on your premises.

Shared buildings may remain partly open and may contain shared escape routes, so check with neighbours before securing these. During this period of inoccupation, we advise you to review your fire risk assessment regularly to ensure fire safety arrangements are not compromised e.g. blocked fire exits, maintenance procedures, temporary changes to buildings, fire alarm/escape signage testing etc.



SECURITY

Unoccupied buildings are often more susceptible to the risks of criminal activity, misuse and malicious damage. There are some practical measures and security controls that can be applied to help manage the risk:

- Remove theft attractive items where possible, such as ATVs, power tools, cash and high-end electronic equipment and move them to a more secure location, e.g. the home of an employee or Director or secure lock-up facility. Remember to inform your NFU Mutual Agent if you do so
- Ensure all external doors are kept securely locked and all windows are closed and secured
- Consider having mail and parcels redirected to an alternative address
- Ensure your intruder alarm is set when the building is unoccupied
- Arrange for your alarm company to provide an Automatic Transmission System to a remote monitoring station to provide an early warning to the business
- Consider a temporary alarm system with GPS alerts to key telephones, if your premises are not fitted with an intruder alarm. Local NSI or SSAIB approved alarm installers can help with such protection. Visit nsi.org.uk or ssaib.co.uk for details of approved installers.

INSPECTIONS

NFU Mutual policies require weekly internal and external inspections of buildings, surrounding yards, car parks and perimeter fences. However, amid Coronavirus restrictions, these weekly inspections should only be undertaken where it is safe and practical to do so, and where Government guidance is being followed.

A log of the inspections, the defects found, and the remedial actions taken should be made.

If inspections can be undertaken, it may be sensible to send two people along if your site is large or remote and to avoid lone working, however, make sure you follow social distancing guidelines.

Whilst NFU Mutual are not restricting cover where policy conditions cannot be met, you are advised to continue with weekly testing and inspections of fire and intruder alarms, and sprinkler systems to ensure they remain fully operational.

USEFUL SOURCES OF INFORMATION

RISCAuthority conducts research in support of the development and dissemination of best practice on the protection of property and business. They have some useful guidance on unoccupied buildings and other fire and security related matters, for further information visit riscauthority.co.uk

The Fire Protection Association have published a free report for building and business owners regarding managing the risk of unauthorised occupation. For more information visit thefpa.co.uk

The National Fire Chiefs, the professional voice of the UK Fire & Rescue Service, offer some guidance and support on fire safety issues. For more information visit nationalfirechiefs.org.uk

In addition to this, we also have guidance on a range of risk management matters, including best practice for writing risk assessments, for further information visit nfumutual.co.uk/RMS

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Governmental guidance relating to the Coronavirus pandemic is updated frequently and different approaches may be taken in England, Scotland, Wales and Northern Ireland which may impact on the accuracy and validity of this guidance. We therefore do not give any warranty, whether express or implied, as to the accuracy and validity of this guidance. You are solely responsible for keeping up to date with developments relating to the Coronavirus pandemic. To keep up to date, please read the information that your Government is sharing with the public which can be found at www.gov.uk, www.gov.wales (for Wales), www.gov.scot (for Scotland) and www.nidirect.gov.uk (for Northern Ireland) and consult the NHS website for health advice.

This guidance is provided on the strict understanding that you accept, without limitation, that you retain sole responsibility for compliance with health and safety legislation and regulations, all other legislation and any warranties/conditions attached to your insurance policies. We have not conducted any site visits as part of producing this guidance and we have not, and are not, providing any guidance in relation to your specific set up.

Publication date 01/12/2020



NFU Mutual

NFU Mutual Risk Management Services Limited (No.03350057). A member of the NFU Mutual group of companies. Registered in England. Registered office: Tiddington Road, Stratford-upon-Avon, Warwickshire, CV37 7BJ.

RMS-COVID7-1220