

Reduced Occupancy and Premises Shutdown

Risk Engineering Services

CHUBB®



Vacant or sparsely occupied properties present unique challenges because they lack the day-to-day activity that naturally mitigates common hazards. For example, reducing or shutting off heat to the building leaves pipes subject to freezing and bursting. Draining sprinkler systems leaves the building exposed to a potentially severe fire. A reduced security presence may result in an increased risk of intrusion or arson.

There is a risk that routine risk management programs and maintenance protocols are deferred. This may result in the potential for incidents having an increased frequency or severity of loss.

Hazards in unattended buildings may present a risk to visitors, staff, contractors or emergency responders. Poorly lit areas, unprotected floor openings, abandoned chemicals or flammable materials can make it dangerous for those entering the building or fighting a fire.

Managing the risks

While having a sparsely attended property is never a desirable situation some basic steps can be taken to reduce the hazard until it is returned to regular occupancy.

The following should be considered:

- Exterior and interior security
- Decommissioning and recommissioning protocols
- Building condition monitoring
- Protective system supervision and maintenance
- Review of risk management protocols

Unattended property is particularly vulnerable to fire, vandalism, burglary and water damage

Exterior Areas

- Implement enhanced exterior security including physical measures and guarding protocols
- Remove all excess materials and combustibles from around the building
- Trim and maintain vegetation to prevent overgrowth
- Check the roof for vegetation growth, clogged drains, or signs of vandalism
- Maintain exterior lighting to deter crime or vandalism

Interior areas

- Provide intrusion, fire and liquid leakage detection for unattended areas. Detection systems should signal to a constantly attended location or monitoring service.
- Ensure that safety related equipment (including emergency lighting, fire extinguishers, etc.) is maintained in an operable condition.
- Minimise the quantities of combustible materials on-site. Hazardous materials should be removed from the premises.
- Valuable items should be removed or secured in dedicated controlled areas.
- Interior doors should be closed and secured where applicable.

Risk Management Protocols

- ✓ Decommissioning of building services may be considered but should not expose the facility to heating, fire and or security protection outages. Recommissioning plans should be established.
- ✓ Maintenance protocols for protective systems (including sprinklers, fire alarms, fire doors, intrusion alarms, CCTV systems, etc.) should continue to be in accordance with recognized standards and manufacturers recommendations. Deviations from normal protocols should be agreed in advance with Chubb Risk Engineering Services.
- ✓ Machinery and equipment should be decommissioned in a controlled manner to minimize the risk of damage and facilitate future recommissioning. Plans for appropriate maintenance regimes (including statutory and preventative requirements) should be established. It may be necessary to catch up on deferred maintenance prior to recommissioning.
- ✓ Plans should be established for reduced staffing at monitoring services, security guarding, emergency response and support for previously established response procedures.
- ✓ Contingency plans for utility and infrastructure failure or availability limitations should be reviewed.
- ✓ Building inspection protocols should be maintained, with at least weekly inspections of unattended areas recommended.
- ✓ Critical hygiene and pest control protocols should continue to be maintained.
- ✓ Protective systems impairments should continue to be reported to Chubb via the standard email addresses with copies to the relevant Chubb risk engineer and underwriter.



Further Guidance

- Escaping water planning & mitigation
- Prevent sprinklers freezing in winter

Contact us

For more information about protecting your business, contact your local risk engineer or visit us at www.chubb.com

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