

Unoccupied Premises

Understanding the Risk

Unoccupied premises are an inescapable factor in the commercial property market, and arise anywhere in town and city centres, and industrial estates. Unoccupancy may be long or short term, and often occurs prior to sale or refurbishment. Fires starting in unoccupied premises feature prominently in UK loss statistics. Causes of fire are mainly arson-related, but also include electrical faults in fixed wiring. In addition, theft of contents and fixtures and fittings, vandalism, occupation by squatters or travellers are common; water damage to empty buildings is a high risk due to inadequate maintenance, especially when routine site inspections are not carried out.

The hazards presented by unoccupied buildings need to be adequately risk assessed and controlled to eliminate, reduce or control them. This is important not only to protect the financial status of your business but also to fulfill your legislative obligations under the Regulatory Reform (Fire Safety) Order 2005 or Fire Safety (Scotland) Regulations 2006. You must also meet your responsibilities to minimise the risk of injury to third parties, including children who may illicitly use the site as a playground. The following factors need to be considered:

- Locality
- Management
- Security
- Fire Protections

Related Loss Statistics

According to statistics collated by the Fire Protection Association (FPA) for the 2009-2016 period, a combination of fires started deliberately, fires which are under investigation and those having unknown causes total over 75% of fires in unoccupied commercial premises.

These figures only relate to fires reported to the FPA and are not therefore complete, but during this period, there were approximately 45 fires per year in empty commercial buildings, resulting in total cost of £44m.

Controlling the Hazards

Protection of unoccupied premises is achieved by assessing and addressing the locality, management issues, and both the fire and security protections of the premises.



Controls generally fall into two categories which are:

Human element - relating to the management procedures primarily aimed at reducing the likelihood of an event occurring or how to react in the event of an emergency.

Physical element - relating to protection or design principles aimed at reducing or mitigating the effect of an event occurring or how to react to an emergency event, should an incident occur.

The following issues should be considered to create a comprehensive and integrated risk control programme:

Human Element

- Undertake risk assessments to identify hazards and develop self-inspection checklists
- Turn off all but essential services to the premises. The gas supply should be isolated, water drained down, and electricity isolated unless essential for maintaining heating, fire and/or security protections.

- Remove all rubbish and other combustible materials, both internally and externally. All fuel tanks should be purged, and temporary buildings should be removed from the site.
- Ensure that contractors are adequately controlled and supervised, particularly when hot work operations are undertaken.
- No smoking restrictions are a legal requirement and should be brought to the attention of visitors, contractors and security personnel
- Check that the building is wind and watertight, and look for evidence of entry or vandalism
- Carry out routine documented inspections, at least at weekly intervals, and have a procedure in place to immediately remedy any issues arising

Physical Element

- Security principles should be applied to reduce the level of attraction, deter entry, and deny entry; if it does occur, detect entry, and ensure that an adequate response is made. The areas to be addressed are summarised below; more detail is given for each topic in the suite of *RiskFix – Security* guides.
- Perimeter fencing – ensure that this is adequate to restrict access, and is maintained in good condition.
- Security lighting – effective overnight or movement-activated external lighting should be provided.
- Doors – external doors should be robust and fitted with good quality locks or padlocks, at least to BS3621:2007 + A2: 2012 - Thief Resistant Block Assembly or CEN EN 12320 (Grade 5-6). Vulnerable doors should be protected by external 1.6mm steel sheet, coach bolted through the door. Doors which are not required for access for inspection purposes should be 'boarded up' as detailed in windows protection below.
- Note – protection of designated fire doors must be agreed with the local fire authority prior to work being carried out.
- Windows – 'boarding up' is the preferred method of protection; this is by means of timber boards (exterior grade plywood of adequate strength, at least 18mm thick. The plywood should be secured to the door and window frames and where appropriate to timber framing by 50mm exterior non-return or ribbed nails)

or removable steel mesh screens, fitted by competent contractors. All ground floor and accessible upper floor windows should be treated. Windows are particularly vulnerable to vandalism and as entry points to criminals; broken windows encourage further attacks, and can also allow water to enter the building.

- Manned guarding – 24-hours manned guarding of the site may be necessary depending on the location and attractiveness of the premises. Guarding companies must be recognised by the National Security Inspectorate (NSI) and comply with BS7499: 2013 - Static Guarding & Mobile Patrol Code of Practice.
- Intruder alarm – existing intruder alarm protection and maintenance should be retained during unoccupancy of the premises; it is important that off-site notification arrangements are in place. Temporary alarm systems designed for unoccupied buildings are available and should be installed where there is no existing intruder alarm protection.
- Closed circuit television (CCTV) surveillance – existing equipment and maintenance should be retained during unoccupancy of the premises; off-site monitoring should be implemented.
- Fire protections to the premises should be maintained and retained. Again, more detail is given in the appropriate RiskFix guides:
- Automatic sprinkler protection – retain where practicable, maintain and protect from frost. Off-site monitoring should be operational. The systems should be tested weekly. If it is impracticable to retain sprinkler protection, the system should be drained and the water supplies isolated.
- Automatic fire alarm – existing protection and maintenance should be retained; it is important that off-site notification arrangements are in place. The system should be tested weekly.

For more information, ask your AIG risk engineer.

www.aig.co.uk

BELFAST

Forsyth House
Cromac Square
Belfast BT2 8LA
Tel: 02890 726002
Fax: 02890 726085

CROYDON

2-8 Altyre Road
Croydon, Surrey CR9 2LG
Tel: 020 8681 2556
Fax: 020 8680 7158

LEEDS

5th Floor Gallery House
123-131 The Headrow
Leeds LS1 5RD
Tel: 0113 242 1177
Fax: 0113 242 1746

MANCHESTER

4th Floor, 201 Deansgate
Manchester M3 3NW
Tel: 0161 832 8521
Fax: 0161 832 0149

BIRMINGHAM

Embassy House
60 Church Street
Birmingham B3 2DJ
Tel: 0121 236 9471
Fax: 0121 233 3597

GLASGOW

Centenary House
69 Wellington Street
Glasgow G2 6HJ
Tel: 0141 303 4400
Fax: 0141 303 4440

LONDON

58 Fenchurch Street
London EC3M 4AB
Tel: 020 7954 7000
Fax: 020 7954 7001

American International Group, Inc. (AIG) is a leading global insurance organisation. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: <http://www.linkedin.com/company/aig>.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties.

American International Group UK Limited is registered in England: company number 10737370. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 781109). This information can be checked by visiting the FS Register (www.fca.org.uk/register).

