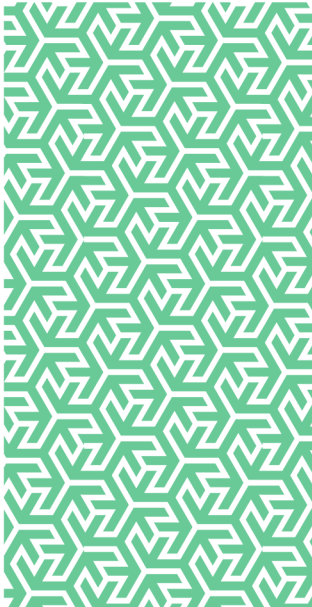


rmp

Risk control
Unoccupied Premises –
Minimising Risk



In partnership with



Risk Control

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Unoccupied Premises

As we emerge from the post pandemic period, the exercise of rationalisation property portfolios continues, and as agile working becomes the norm, the need for us to occupy as much building space becomes less.

Thus with more unoccupied buildings than ever it should maybe come as no surprise that we are witnessing an increase in fires involving unoccupied premises. As such we felt it was an opportune time to bring to your attention some risk management guidance.

Buildings that are not being used as accommodation, for storage or as a workplace are often at increased risk of various forms of criminal activity as well as from deterioration – particularly if the building is left empty for an extended period.

Unoccupied premises could be the target of intruders for a range of reasons including:

- To steal the contents from the building.
- To strip the building of any metals – often for their scrap value, such as roofing materials and electrical equipment or plumbing items such as pipework, radiators and boilers. Thieves may also target architectural items such as doors and fireplaces, which may be perceived to have some resale value.
- To vandalise or set fire to the building.
- To look to gain access to the building for recreational reasons such as drinking alcohol, drug taking, sheltering or squatting.

Protecting Your Assets

It is unlikely that a single standard approach will be a suitable and proportionate solution for all unoccupied premises. There are a range of risk facts to consider in order to determine the level of risk exposure including:

- The location of the building
- The construction and security of the building
- How long the building will be unoccupied for
- What the anticipated future use of the building is.

Undertaking an initial risk assessment will enable consideration to be made of the sites significant risk exposures and determination of appropriate control measures.

The risk assessment should take account of risks specific to the particular site as well as more generic concerns such as:

- Arson and fire risk
- Theft risk
- Weather related risks
- Visitor safety.

Steps to Minimise Risk

Human Element

- Undertake risk assessments to identify hazards
- 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 it is 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
- 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 the building is wind and water tight 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 (where applicable)

- Security principles should be applied to reduce the level of attraction, deter or deny entry – if it does occur – detect entry and ensure that an adequate response is made
- Perimeter fencing – ensure 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 BS3624:1998 Specification for Thief Resistant Locks or CEN EN 12321 (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'
- Manned guarding – 24 hour manned guarding of the site may be necessary depending on the location and attractiveness of the premises
- 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
- 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.

Insurance Cover

It is important to take steps to minimise the risk to your unoccupied premises and to comply with your policy terms, conditions and exclusions in order to maintain policy cover, including taking *reasonable precautions*. For an understanding of the cover, you have in place please refer to your policy terms and conditions and if you have any doubts or questions please contact your insurance consultant or approach your RMP Account Director.

Further information

For access to further RMP Resources you may find helpful in reducing your organisation's cost of risk, please access the RMP Resources or RMP Articles pages on our website. To join the debate follow us on our LinkedIn page.

Get in touch

For more information, please contact your broker, RMP risk control consultant or account director.

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