

CORONAVIRUS UPDATE



IDLE AND VACANT PROPERTIES

Many properties are being shut down and locked up due to the coronavirus pandemic. Idle and / or vacant facilities pose an unusual threat to the property, personnel and the public. These facilities need to be reviewed and treated as viable, insurable locations where a loss could occur that might affect business interruption, liability and property damage. Serious losses can occur unless proper precautions are taken to protect and maintain the building and equipment of shut down facilities. The following are general guidelines for protecting such facilities:

1. Regular loss prevention inspections must be maintained, and reports filled out by a competent employee.
2. Security Personnel must make rounds on a regular basis in all areas where operations are not being carried on.
3. If an alarm connection to the fire department or a central station exists, this alarm must be tested on a quarterly basis.
4. All fire extinguishers must be left in the facility and checked on a monthly basis.
5. All windows and doors must be locked. All broken glass should be replaced with glass or suitable substitute.
6. All out-buildings must be locked and secured from unauthorized entrance.
7. All sprinklers must be left in service.
8. All dry valves must be checked once a week to assure that air is maintained on the system, and all compressors must be left in operation that supplies air to these dry valves.
9. Heat must be maintained in the building.
10. All fire pumps must be tested at their prescribed frequency, per NFPA 25 Inspection, Testing, and Maintenance of Water-Based Fire Protection Systems.
11. Any work done by outside contractors must be supervised by an insured's employee.
12. An impairment form must be filled out when the sprinkler system is shut off for any reason.
13. Welding tags and welding permits must be used by insured's employees and outside contractors.
14. Housekeeping must be kept up to standards.
15. Smoking must not be permitted in the facility.
16. Local fire department employees will be supplied the phone numbers of persons in charge of the facility.
17. During bad weather, both in summer and winter the plant must be checked more frequently to assure that a major problem has not developed because of storm damage to the plant property.
18. A good emergency program must be developed so that the person in charge of the facility will know all phases of the plant and its operation.

Electrical

1. Provide minimum interior lights for security rounds.
2. Provide outside security lights as needed.
3. Make sure fire pump is on hot electrical circuit.

Maintenance

1. Protect the machinery to prevent corrosion and deterioration. Contact the appropriate Manager for recommended procedures for removing boilers, A/C equipment and other machinery from service.
2. Continue the lubrication, care, and maintenance of equipment left in the plant to operate during shutdown periods, such as air compressors, elevators, pumps, etc.
3. Check the building frequently for water intrusion, including roof leaks, leaking valves or water line.

AssuredPartners has compiled a variety of resources related to the coronavirus. [Click here](#) to visit the resource center or reach out to your AssuredPartners broker for more information.

The following is an audit checklist that you may use to help prepare your property for a shut down.

Vacant Property Audit (page 1)

	YES	NO	COMMENTS
Is there a plan for controlling the shutdown?			
Have insurers been notified?			
Have insurers made any recommendations or requirements to be implemented?			
Have arrangements been made to carry out and record external and internal inspections?			
Has redirected mail been setup and letter place aperature(s) sealed?			
Have key holders been identified?			
Has any alarm monitoring center been given key holder details?			
Have the police / fire service been given key holder details?			
Has the advice of police / fire been sought?			
Have any requirements / recommendations been made by the police / fire service?			
Has the local planning authority been consulted regarding any proposed external security alterations (planning permission to be considered)?			

Vacant Property Audit (page 2)

General Safety	YES	NO	COMMENTS
Have suitable assessments (fire, water, security, general safety / building) been completed?			
Has the H&S of visitors and potential trespassers been addressed?			
Has the H&S of security staff been addressed?			
If there means of escape from or through adjacent property, has the means for maintaining access to these routes been discussed with the local fire service?			
Have suitable signs been displayed to warn visitors or trespassers of any health and safety hazards?			
Fire Safety	YES	NO	COMMENTS
Has all combustible and non-combustible waste / refuse been removed?			
Have all non-essential contents been removed?			
Where possible, have any temporary buildings been removed from site?			
Have all non-essential services been disconnected or isolated?			
Are any water supplies that are likely to be needed for firefighting suitably signed and accessible?			
Have any flammable liquid stocks been removed from the building?			

Vacant Property Audit (page 3)

Have any tanks, pressure vessels and pipework containing combustible, flammable or explosive liquids or gases been properly drained, purged and have appropriate safety measures been implemented?			
Is any existing automatic fire detection system operative?			
Is any existing automatic sprinkler installation system operative?			
Are any portable fire extinguishers operative?			
Security	YES	NO	COMMENTS
Is any existing intruder alarm operative?			
Is any existing CCTV operative?			
Has the need for manned security presence been considered?			
Is there external security lighting?			
Is interior lighting appropriate?			
Is there a method of recording authorized visitors?			
Water Intrusion	YES	NO	COMMENTS
Are there any roof leaks?			
Are there any leaking valves?			
Are there any leaking water lines?			