



## **Covid 19 – Protecting your unoccupied premises**

There are many instances where businesses have had to close due to public health guidelines. The current situation is unprecedented, and our insurance brokers have asked our property insurers to consider easing certain policy conditions. Insurers have either have responded with a 'no' or have said that they would expect customers to be taking reasonable care to comply with good risk management practice or warranties under their policy.

We ask that if your premises are due to be closed or are significantly unoccupied, please contact Locktons on [020 7933 0000](tel:02079330000) or email [solicitors@uk.lockton.com](mailto:solicitors@uk.lockton.com)

Below are guidelines on protecting your property, which insurers would expect a property tenant to be undertaking. In addition, insurers may stipulate property specific requirements and apply conditions precedent or warranties.

### **Risk Management Guidelines**

#### **If you intend to leave your property unoccupied:**

- Secure the premises against unauthorised intrusion
- Disconnect the electricity supply at the mains unless needed to maintain an intruder or fire alarm system, fire suppression system or heating system in winter months
- Disconnect the gas and water supplies at the mains, drain down the water and fuel systems unless used to maintain essential services
- Clear all combustible waste both internally and externally
- Consider waste build-up and the controls needed if waste collection services are affected
- Secure and seal all letterboxes and openings and redirect post if necessary
- If possible, arrange for weekly inspections of the Property; maintain a record of all visits
- Heating to be left on but other critical services powered down if not required, unless to support protection or detection systems
- Carry out risk assessments on the changing risk/lack of supervision in the work place
- Do not carry out hot work or other hazardous activities without insurers' written consent
- Any and all hazardous processes to cease (and not run unmanned) and be shut down safely
- Do not run other processes if there is no adequate supervision; safety must not be compromised
- Notify insurers of any changes to the police response
- Assess the adequacy of security controls based on likely periods of unoccupancy and type of business, particularly in high-crime areas
- Ensure that all physical security and locking devices are working and in place