

PROTECTING MOTHBALLED PREMISES DURING THE CORONAVIRUS CRISIS

Business Information Update

SUPPORTING CUSTOMERS

The information contained in this bulletin is based on sources that we believe are reliable and should be understood as general risk management and insurance information only. It is not intended to be taken as advice with respect to any specific or individual situation and cannot be relied upon as such. If you wish to discuss your specific requirements, please do not hesitate to contact your usual Towergate Insurance Brokers advisor.

Following the announcement today that the UK lockdown will be extended until at least 7 May, it is now suggested that any temporary measures put in place by businesses should be reviewed, as lockdown extends beyond the initial three-week period.

Two such measures are security and safety considerations for premises that are being left unoccupied. [RiskSTOP Group Ltd](#), advisors to the insurance industry, have compiled important considerations and recommendations in this regard.

As part of the UK-wide lockdown, the Government ordered an [extensive list](#) of many types of businesses and venues in the UK to close due to the Coronavirus outbreak.

Pubs, restaurants, hotels, salons, museums, cinemas, gyms, places of worship and all but essential retailers have all been forced to close their doors. As a result, a large number of commercial premises have been rapidly mothballed because of Covid-19.

This guide offers a checklist of considerations and recommendations for property owners and occupiers to follow at this time. This list should be read in the context of Government guidelines around restrictions in movement and social distancing.

Not endangering the health of others or the ability of our healthcare system to respond should be everyone's first priority at this time. Under current emergency Regulations, nobody may leave their home "without reasonable excuse", which includes "travelling to work or to carry out voluntary services, where it's not possible to do these from home." When outside your home, you "should keep a safe distance of 2m or more from anyone who is not a member of your household."

Important Considerations

- Are there any contents or stock of an attractive nature or high value, which could be removed from the premises or additionally secured? In addition to valuables, do you have any cash that you can remove from the premises?
 - Can the equipment be removed from site to a more secure location (please inform your usual Towergate advisor)?
 - Can the equipment be locked in a secure cupboard or a more secure room?
- Are vehicles stored at the premises? If so, ensure keys are removed from unattended vehicles and secured in a locked store in a separate building to that where the vehicles are stored.
- Do you still have powered up computers/servers to allow staff to work remotely?
 - Have you thought about good housekeeping measures, such as the presence of combustible content around operative computers & equipment?
- Is it possible for heating to be maintained on a frost stat or water pipes drained down and isolated (unless supplying water for sprinklers or other firefighting systems)?
- Were waste bins and skips emptied prior to mothballing? If not, can this be done now?
- Is your pest control up to date – rodent issues chewing through cables, etc?
- Where combustible waste and pallets cannot be removed from site, can they be moved away from the building, ideally up to 10 metres from the perimeter of the property?
- Are keyholding details for intruder alarms up to date? Are these being updated if those attending fall ill or are otherwise incapacitated?
- Is it possible to regularly inspect the premises in line with current Government guidance, with any damage found rectified? Safety aspects around lone working should be considered and if possible, arrangements put in place for other staff members to step up to this in case of incapacity.

- Have you redirected mail and are you monitoring or managing orders, etc?
- Can you contact 'essential' neighbouring premises where people are still working to share your details and ask them to get in touch should any issues arise?

Important Recommendations

- Unplug and isolate non-essential electrical equipment (including forklift truck charging units) for the duration of the lockdown
- Heating should be maintained at 4C or above where wet sprinkler systems or other water-based fire suppression systems are installed
- Isolate any non-essential building services
- Ensure fuel tanks for essential services are full and topped up - all other fuel to be removed/drained down (gas, heating oil, etc.)
- Electrical equipment should be turned off and unplugged, and electrical systems isolated at the main fuse board, with the exception of critical business infrastructure required to allow continued operations and support temporary home working arrangements. Critical equipment includes electronic security protections used to protect your property
- Ensure air conditioning/cooling for computer servers, etc. is in place and functioning correctly
- Waste / pallets / combustibles away from building – 10 metre where practicable
- Close internal doors, especially fire doors
- Security measure fully used:
 - Intruder alarms set – check to ensure detectors are not obscured
 - CCTV cameras not obscured and working effectively
 - Doors and windows locked
 - Shutters locked in place
 - Security lighting fully operative
 - Fences in good condition
 - Gates locked shut
- In terms of alarms/CCTV response, ensure your ARC is operating normally and they have your most up to date contact details – consider any staff that are off sick, isolating, furloughed, etc. Are they also still able to provide a full service? Do you need to consider a change to your normal response? Consider PPE for employees responding to alarm call outs (and lone working)
- If your security systems are time activated – outside business hours only operations – has this been changed to 24/7 operation?
- If you have guards/patrols/key holding services – are they operating as usual?
- Do any access control systems need modifying?
- Report any evidence of attempted entry, damage, etc. to Police

Insurance Considerations

In addition to taking the practical steps above, you should also speak to your usual Towergate advisor about any unoccupancy clauses in your policy, which are usually around 30 days. While we are asking Insurers to apply flexibility on how long a property can remain unoccupied, and many Insurers have agreed to extend this period, the stance varies from Insurer to Insurer, so we would always advise you speak to us to ensure you are meeting any requirements of your policy.

For more information contact your local **Towergate Advisor**

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