

## Procedures for Vacant Premises

Insurers require notification of any circumstances that materially adversely alter the risk. Almost without exception a property becoming unoccupied (even if still let) will be deemed to fall under this heading. It is important that WTW is notified of any vacant properties and the following guidelines followed. If the property in question is subject to a lease then the tenant should be acquainted with what follows:

- Gas and water supply to be turned off at the mains, and the water installation fully drained down.
- Electricity supply to be turned off at the main; if it is necessary for essential circuits to be left on for intruder/fire alarm systems etc, or lighting for periodic security visits etc, it must be ensured that the wiring to those parts is in a safe and satisfactory condition. Non-essential circuits should be isolated by appropriately qualified personnel, either by turning off at the main switch or by removal of fuses.
- All letterboxes should be sealed to prevent insertion of flammable material.
- All combustible contents, especially waste, should be removed from inside and adjacent to the premises.
- The premises should be visited at least fortnightly and a thorough inspection carried out internally (although it is appreciated that access to leased premises may not be possible) and externally. The frequency of visits may need to be increased, depending on the nature of the premises, its location and loss history. A log detailing times and dates of visits must be maintained.

The premises must be secure. At the very least insurers will expect:

- Good quality locks and bolts on all doors.
- Glazed areas, if accessible, i.e. ground and basement windows (and upper floor windows if accessible from flat roofs etc.) and glass in doors, to be boarded over using 3/8 inch plywood as a minimum.
- Where intruder alarms exist, these should be used if possible, but bear in mind that dampness may affect reliability of equipment.
- If there is any form of perimeter site security, i.e. fencing and gates, these should be maintained in good condition.
- Wherever possible existing sprinkler protection should be maintained with weekly tests continued.
- Existing intruder alarm to remain operational and maintained in efficient working order during the period of un-occupancy.

Situations will always arise where the implementation of these guidelines is impractical or undesirable. For example it is accepted that where tenants are being actively sought for a property there may be a need to maintain services. Should such situations arise details of the required deviation from the guidelines should be provided to your WTW servicing team.