

# Loss Control Services



## Helping Commercial Properties when Temporarily Unoccupied

During these times where business owners may be staying at home or sheltered-in-place, commercial properties may be temporarily unoccupied. It can be helpful to take steps to protect the company's property against both natural and man-made hazards. The Insurance Institute for Business and Home Safety and Farmers Loss Control offer several tips that business owners can take that could help prepare a property.

### Weather

Hire a qualified contractor as needed to:

- Inspect and repair existing roof damage, leaks or loose/missing shingles
- Check for leaks around roof-mounted equipment and repair if needed
- Look for cracks in skylights and leaks around skylight bases and repair or replace
- Make sure gutters are sloped to the downspouts and gutters and scuppers are free from debris
- Secure any loose exterior equipment or building features to prevent wind damage

### General Maintenance

#### Fire Protection Systems

- Confirm the service for the automatic fire sprinkler system is current and alarms are working
- Confirm sprinkler control valves are chained and secured open and the pressure readings are normal
- Contact your qualified fire sprinkler contractor if you have any service needs



#### Plumbing Protection

- Consult with a qualified plumbing contractor to determine if water supply lines can be shut off which can help prevent internal leaks
- If not possible or practical to turn off water supplies, consult with a plumbing contractor about individual fixtures and/or the installation of monitored leak detection

#### Premises Protection/Alarm Systems

- Maintain or install exterior lighting on the premises
- Close and lock all gates, doors and windows
- Inspect or install a security camera system
- Trim any close growing vegetation away from the building
- Remove or secure flammable liquids in an approved container or cabinet
- Unplug non-essential electrical equipment if it is safe to do so



#### Vandalism Prevention

- Make the property appear occupied by putting lights on timers
- Advise alarm company of the status of the building
- Consider a patrol service (if available) to conduct recorded inspections of the property during closure

As a business owner, taking steps to protect your building and your business during a time of vacancy can help to prevent or minimize property damage and help avoid any delay in re-opening.

This bulletin is intended for informational purposes only and is offered solely as a guide to assist management in its responsibility of providing a safer working environment. This bulletin is not intended to cover all possible hazardous conditions or unsafe acts that may exist. Other unsafe acts or hazardous conditions should also be noted and corrective action taken.