

ALLIANZ COMMERCIAL

Don't be idle, take care of vacant buildings

Risk bulletin

Just because your commercial property is vacant doesn't mean you can eliminate maintenance. The lack of regular use makes it more susceptible to fires, vandalism and freeze-ups. So, it's important to be extra vigilant in monitoring your idle or vacant buildings to prevent these costly losses.

Inspect the building daily or, if not possible, at least at random times during the week. Look for signs of forced entry, vandalism, graffiti, broken plumbing lines, or other breaches. Be sure to document the inspections.

The following checklist can help you take the necessary precautions.

Fire

Keep sprinkler systems in operation

- Conduct weekly recorded inspections of sprinkler control valves (make sure they are locked in the open position), fire extinguishers, and other fire-protection equipment
- Test all fire-protection system alarms quarterly (including sprinkler control valve and water-flow alarms) to ensure they still operate.

Remove unnecessary combustibles

- Eliminate fire hazards within buildings by removing as many combustibles as possible
- Remove any debris or other combustible items within 25 feet of any building
- Cut grass short, ideally three inches or less
- Keep brush and weeds cleared from around buildings, yard transformers and other outside service equipment
- Remove all waste material such as idle pallets, empty cardboard cartons, or any trash created during any move.

Reduce exposures from hazardous operations, in particular those involving flammable liquids

- Turn off electrical equipment
- Secure any utilities that aren't going to be kept in service
- Drain flammable liquid tanks and make sure they're secured by removing them or filling them with sand or concrete.

Monitor hot work operations

- Monitor the work of any employee or outside contractors during machinery and equipment removal
- If you are an Allianz policyholder, use the Allianz Hot Work Permit System checklist for any operation that involves open flames or produces heat or sparks. Ask your insurance agent or an Allianz Risk Consultant for a copy of the checklist.

Invite the fire department to tour the facility

- Conduct a pre-fire planning session to coordinate emergency action in the event of a fire at the facility
- Familiarize the fire department with all sprinklers and alarms that will be kept in service
- Make sure the fire department has keys to the facility for easy access or knows where to meet on-site security staff when responding to an alarm
- If there is no on-site security staff, provide a contact for the fire department to use in the event of an emergency.

Vandalism/arson

- Notify both the police and fire departments (and Allianz if we are your insurance carrier) that the building will be idle
- Increase watch service
- Take steps to make the building appear occupied
Maintain the exterior by mowing the lawn, trimming shrubbery, removing snow, etc.
- Provide additional locks for gates, doors and windows
- Increase exterior lighting
- Eliminate combustible storage or provide additional fencing around yard storage
- Check entrance points daily for signs of break-ins and re-key locks if necessary
- Make frequent, unscheduled rounds
- Familiarize any on-site security staff with the operation of fire-protection equipment and alarm systems
- Retain a central station to monitor water-flow and security alarms
- Secure entry points to prevent accumulation of dumped trash or debris.

Freeze-ups, water and moisture damage

- Operate boilers to provide heat and/or steam to prevent freezing of fire-protection equipment (e.g., water supply tanks, sprinklers)
- Convert sprinkler systems to dry-pipe systems if building heat is not provided or convert to non-freeze systems for small, unheated areas
- Winterize plumbing, heating and water systems
- Wrap outside pipes
- Shut off unnecessary plumbing lines if they are exposed to extreme cold weather conditions
- Maintain minimum heat of at least 55 degrees to protect water lines from freezing and 85 degrees cooling to prevent humidity and mold proliferation
- Turn the faucets off and make sure that the flush valves stop flowing water.