

Property COVID19 – Protecting your business

Many business are being faced with a change in their business operations in response to the current COVID19. This includes both temporary full or partial closure and re-purposing of operations.

This document provides general guidance as to how you can protect your business during this period of rapid change. However, all insurance policies are different and you should always refer to your Lockton account team for specific guidance.



Your duty to notify insurers of any material changes to your risk is unchanged during this time.



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For more information regarding Coronavirus visit:

www.lockton.com/coronavirus



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UNOCCUPIED BUILDINGS

Most insurance policies impose specific obligations on the insured in relation to premises being unoccupied.

The surveillance and care exercised through the normal occupation of a building contributes to its security and fire safety, but in the case of an empty or reduced occupancy building, this protection will not be available.

Graffiti and damage to an empty building, however caused, leads to further damage, and that damaged buildings encourage arsonists. Vacant buildings are especially vulnerable to the general problems of burglary, arson, vandalism, fly tipping and theft of fixtures, fittings and any metals and potentially, illegal occupancy.

General Guidance

- Maintain minimum heating levels to prevent liquid filled pipework freezing
- Ensure gutters and drains are clear
- If property to be vacated, isolate water supply to site (not automatic sprinklers)
- If security remain on site undertake regular inspections of fence lines, door and window security and higher risk areas such as plant rooms
- Undertake regular visits to the property
- Embrace community support, provide emergency contact numbers to neighbours in case they identify unusual activity

Precautions that will assist in protecting property and assets of vacant and reduced occupancy buildings include:

Security

- Ensure integrity of property perimeter including fencing, windows, doors, shutters
- Ensure security lighting is fully operational
- Ensure CCTV system is fully operational with clear images, arrange for off-site monitoring if possible

- Ensure intruder alarms are fully operational with off-site signalling and response arrangements understood. Ensure a robust key holder response is in place and that call trees are current and updated as needed if members are unavailable
- Ensure access control systems are fully operational. Ensure only authorised persons have valid passes, fobs, codes. Remind employees not to allow tailgating.
- Secure bulk fuel stores
- Remove from site or keep valuable items out of sight of windows
- Clear external areas of any tools or equipment that could facilitate entry to the property or access to roof areas and the like.

In certain areas where there is effective supervision of empty buildings, for example in a shopping mall / precinct, or an area with good residential use or manned guarding, it may be acceptable to leave glazing unprotected. Such an approach maintains the appearance of the location (an important factor in the case of buildings for sale or lease). 'Dummy' or local club/charity displays can also help to maintain an appearance of occupancy. Otherwise it is generally good practice to arrange for the 'boarding up' of most buildings which become empty, particularly if future use/occupation is not imminent.



Fire Protection

- Maintain Automatic Sprinkler systems in a fully operational state. Ensure fuel tanks are full. Secure all valves in the correct positions. Integrate into the Automatic Fire Alarm system
- Ensure Automatic Fire Alarms are in a fully operation state with no faults. Arrange for off-site monitoring if possible with notification to Fire and Rescue Service and key holder arrangements as for intruder alarms.
- Where permitted, ensure automatic fire extinguishing systems are set to automatic activation.
- Properly drain and purge tanks, pressure vessels and pipework containing combustible or explosive liquids or gases and implement approved safety measures to minimise the risk of ignition or explosion from residual vapours
- Isolate power supplies to non-essential equipment, including charging equipment
- Isolate gas supplies to non-essential equipment
- Ensure housekeeping rules for automatic sprinkler systems are enforced, e.g. clear flues in high bay racking, a 500mm clear space beneath sprinkler heads, etc.
- Ensure communication rooms are clear of all storage
- Keep fire doors and fire shutters closed
- Remove externally stored portable combustible items. Maintain at least 10m clear space between non-portable combustible materials and areas that may be impacted by a fire within the materials such as external walls, gas stores, plant enclosures, transformers, etc.
- Minimise levels of internal combustible storage
- Keep combustible items separate from ignition sources including heaters, chargers electrical panels, etc.
- Ensure external fire hydrants and other fire-fighting water supplies remain accessible
- Ensure fire and rescue service emergency documents, such as marked up site plans are readily available at the emergency point
- If stocks of raw materials are increased as part of business continuity efforts, ensure the same standards are followed regarding storage arrangements and separation distances are retained as for normal operations
- Continued rigorous enforcement of hot work permits and other contractor controls

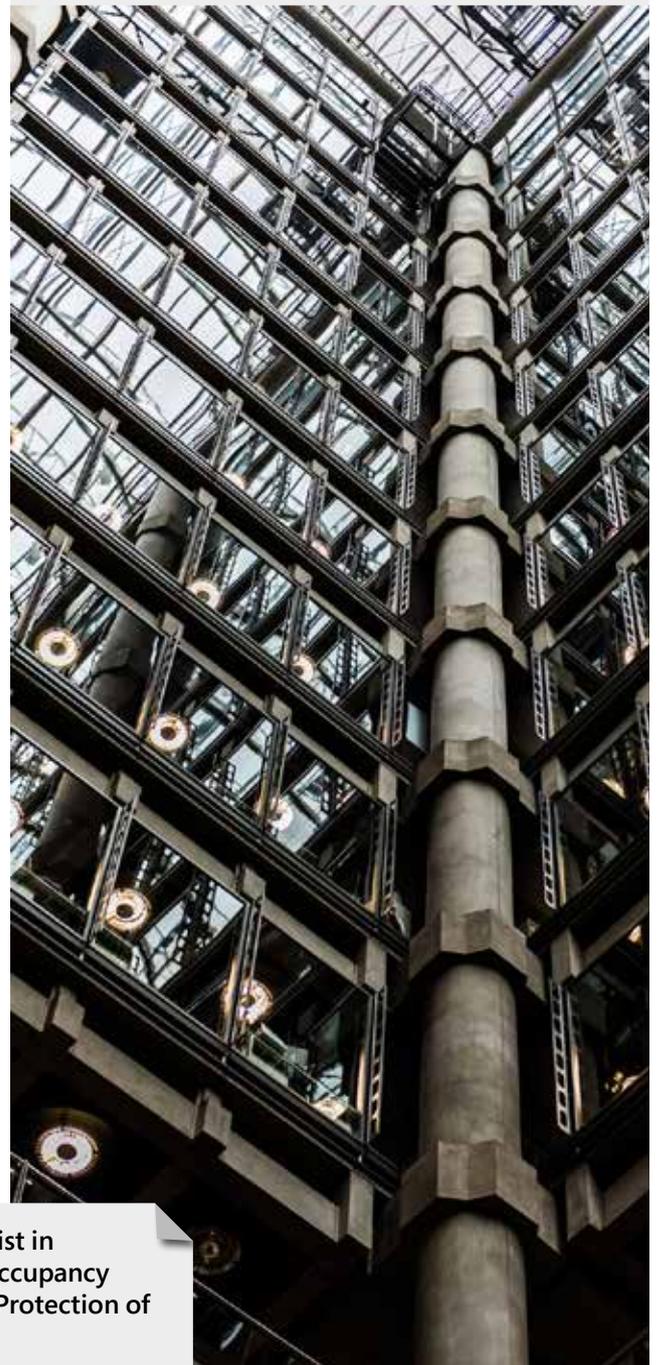
RE-PURPOSING OF OPERATIONS

Re-purposing of operations may give rise to new risk management considerations. For example:

- Fire Risk Assessment requirements may change
- The efficacy of the sprinkler system could be compromised



You should contact your Lockton account team for further guidance should you be changing the nature of activities at your premises who will provide further guidance as to the actions you should take.



For more detailed guidance on precautions that will assist in protecting property and assets of vacant and reduced occupancy buildings please refer to BDM 10 – Code of Practice for Protection of Empty Buildings – Fire Safety and Security.