

KEEPING VACANT BUILDINGS SECURE

COVERAGE ALERT – DID YOU KNOW?

Your property policy may have a vacancy provision. In the event of a loss, coverage could be limited for a vacant building. Contact your local independent agent to ensure proper coverage is in place.

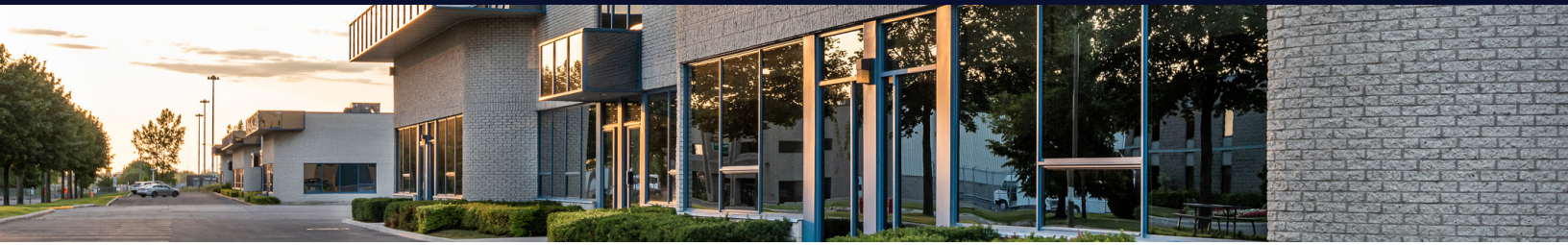
Keeping a vacant building secure is very important in order to prevent damages. There are a number of ways to provide security for a vacant building. Depending the value of the building, its contents, and where the building is located will assist in determining what methods of security are best for the property. Here are some things to consider when keeping a vacant building secured and safe:

Monitor, Safeguard (Maintain), and Check



Monitor

- Stop by the property at different times each week.
- When stopping by the property, make sure to include a full and complete walk through of the building.
- Keep parking lots and sidewalks in good condition.
- Consider paying for security to monitor the building overnight.
- Install security cameras - this will help act as a deterrent for would-be criminals as well as help to identify who or what may be causing damage. Preventative measures can be enacted to keep it from happening again.
- Motion-activated lights and general lighting can also help protect vacant buildings. Keeping entrances and other areas around the building well-lit. This will deter individuals from attempting to enter the building. Motion-activated lights are also another great deterrent because they will only turn on when someone gets too close to the building.
- An alarm system should be seriously considered for any vacant building if one does not already exist. Alarms will deter individuals from attempting to enter your building and will quickly alert authorities if someone does break in. If the building has an existing security alarm system, be sure to continue the service. Alert the alarm service provider that the building will be vacant.
- If and when possible, put up obstacles to prevent entrance to the property by foot or vehicle such as a chain or gate in front of a parking lot, boarded up windows, etc.
- Features such as copper wiring or other valuable fixtures inside the building should be secured and concealed, if possible.



Safeguard (Maintain)

- Make sure the electricity for exit signs and emergency lighting is always on.
- Fire detection devices should be linked to a central monitoring service and be well-maintained.
- Keep all gutters clean and free of debris. Clogged gutters can lead to poor drainage and can cause water to leak into your building, which could result in significant damage. Make sure to inspect gutters of a vacant property during the winter months to see if any ice dams are forming. Ice dams can cause large amounts of water to enter and damage buildings. If you do notice any ice dams forming, contact a professional to remove them and add needed insulation to prevent them from reforming.
- Keep any sidewalks in front of your building free from snow and ice. Whether the building is occupied or not, it may still be the responsibility of the building owner to keep public accesses free from snow and ice.



Check

- Check plumbing. If feasible, install alarms in areas such as the kitchen, bathrooms, boiler room, etc. that will set off an alert to a centrally-monitored system if there is any water over-flow.
- Check exterior lights to ensure they are turned on at night and that the area is well-lit.
- Check the building's thermostat to ensure the appropriate temperature ranges are being met. During colder months, keep the temperature at a set minimum threshold (typically no lower than 55 degrees) in order to prevent the pipes from freezing. During warmer months, make sure to set your air conditioning to a minimum threshold as well (typically no higher than 85 degrees). If your building gets too warm it will become susceptible to damage from humidity and mold. Consider utilizing a backup generator to ensure constant access to heat or cooling. In contrast, if the building is winterized, make sure the plumbing is fully drained.
- Check your building's sump pump to ensure it is functioning properly.
- Check for any signs of leaking within the building's interior which could mean that there is a potential issue with the roof. When possible, check roof for any damage that can occur over time or especially after a storm.
- Check for any outside items and bring indoors: High winds can be dangerous and can quickly turn any unsecured outdoor object into a projectile.
- Make sure all doors, windows, and other openings are secured properly. Wind, rain, and other forms of weather can come in buildings through these openings and cause damage. Make sure they are properly protected and routinely inspected for signs of exposure.