

AmTrust Property Zone

Keeping Unoccupied Commercial Buildings Safe: Avoid These Five Risks

An unattended building is especially vulnerable. If your commercial property will be unattended for a period of time, take steps to protect your investment and prevent damage. First and foremost, **notify your insurer**. Talk to your agent to ensure you have sufficient protection for your commercial building at all times.

Five Risks Facing Unoccupied Commercial Properties

Risk Number One: Crime

An unoccupied building can attract squatters, vandals, thieves and other criminals.

- Work with the local police department. Make sure the police know that the building is vacant and keep them updated on any suspicious activity at the site.
- Invest in security. This may include security guards, alarm systems, fencing, exterior security patrols, security cameras and/or motion-activated lights.
- Secure all entry points. It may be necessary to add window security devices.
- Maintain the property. A building that is not maintained may look like an especially easy target. Clean up the landscaping regularly and remove any litter from the property.
- Secure outdoor equipment. Thieves may go after the copper in your HVAC system, for example. Securing your HVAC unit in a cage can help prevent this.
- Keep an eye on the property. Have someone inspect the property on a regular basis.

Risk Number Two: Water

Water can cause immediate damage to the building. If left unchecked, it can cause rot and deterioration, resulting in structural weakness or further damage.

- Turn off the water supply to fixtures that won't be in use, such as those in the bathrooms, and drain the pipes.
- Never turn off water supplies to automatic fire sprinkler systems.

- Maintain heating, a minimum of 40-degrees F, to ensure protection against freezing where water is not shut-off or where water-filled fire sprinkler protection is present. Unless dry systems or antifreeze solution is utilized, in those cases, maintain heat for control valves and risers.
- Keep the gutters clear of debris.
- Have the roof inspected before and after storm season.
- After a severe storm, check the roof for signs of damage.
- During severe winter weather, check the roof for excessive snow load and ice dam formation.
- Inspect the interior of the building for leaks and water stains.



Risk Number Three: Fire

Fire poses a significant threat to all buildings. A vacant building, however, may have increased fire risks. According to the NFPA, approximately 30,200 structure fires occurred in vacant properties between 2011 and 2015.

- Squatters may accidentally start a fire that destroys the building, while arsonists may start a fire intentionally. This is another reason to keep the building secure.
- Dry and unmanaged plants may also contribute to fire risks. Keep up with landscaping, including watering and trimming. Keep the roof and gutters free of plant debris.
- Remove combustible items from the premises.
- Make sure any fire alarms are working.
- Ensure fire sprinkler system(s) are working and that the water supply to the sprinkler system has not been shut off.



Risk Number Four: Pests

Pests and vermin, such as insects and rats, can be a problem in vacant buildings.

- Make sure there is no food or water that could attract pests.
- Monitor the premises for signs of pests.
- Call in pest control if needed.

Risk Number Five: Contamination

In addition to potential property damage, contamination can cause bacteria or air quality concerns.

- Take steps to prevent water damage and leaks.
- Keep moisture levels low and inspect the property regularly for any water damage.
- The CDC warns that Legionella, the bacteria responsible for Legionnaires' Disease, may grow in standing water in the plumbing systems of vacant buildings. Steps that can [prevent Legionella risks](#) include maintaining the correct water heater temperature, flushing the water system and cleaning all decorative water features and safety equipment.

Sources

<https://www.nfpa.org/News-and-Research/Data-research-and-tools/Building-and-Life-Safety/Vacant-Building-Fires>

<https://www.cdc.gov/coronavirus/2019-ncov/php/building-water-system.html>

For additional information and resources on this topic and other safety and risk management subjects be sure to visit the Loss Control section on our website:

www.amtrustfinancial.com/loss-control



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