TECHNICAL INFORMATION PAPER SERIES | PROTECTION OF VACANT OR IDLE BUILDINGS

PROTECT YOUR VACANT OR IDLE BUILDING TO REDUCE RISK AND LOSS.

Vacant or idle properties pose more challenging and different risks than those of occupied buildings. In addition to an increased exposure to loss from fire, they are also threatened by unauthorized access, squatting, theft, vandalism, water damage and collapse. With no one on-site, these properties can attract trespassers, thieves, arsonists and other criminals. Metal and copper thieves are drawn to vacant properties as they can enter or access them unchallenged.

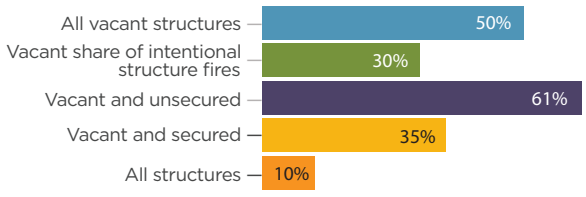
The increased multi-peril risks for vacant and idle properties prove extremely challenging to safeguard. However, there are a number of ways owners can protect their property and reduce the likelihood of a property loss.

FIRE RISK

According to a report published by the National Fire Protection Association (NFPA), between 2011 and 2015:

- U.S. fire departments responded to 30,200 structure fires per year in vacant properties.
- Six percent of reported structure fires were in vacant properties.
- These fires incurred 60 deaths, 160 injuries and $710M in direct property damage per year.
- Half of the vacant building fires involved arson versus only 10% for occupied buildings.
- An average of 3,310 firefighters annually are injured fighting vacant building fires.

INTENTIONAL VACANT BUILDING FIRES BY STRUCTURE STATUS: 2011-2015



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REDUCING RISKS HELPS PROTECT VACANT PROPERTY

Whatever the reason for the vacancy or idle status, owners should maintain their property by providing a level of ongoing attention and security. A well-managed property is less of a risk, may prove more attractive to potential buyers or tenants and supports the safety of the local community and first responders.

In addition to the detailed guidelines listed on this page, general steps should be taken to reduce the risks and adequately protect a vacant property and its exposure to loss:

- **Secure the building** to prevent unauthorized access.
- **Remove waste and combustible materials** – NFPA 1, Uniform Fire Code requires owners or those in charge or control of vacant properties to remove waste and combustible materials.
- **Maintain fire protection** – While local authorities may grant permission to have fire protection removed from service, an effective fire mitigation strategy is always prudent to maintain fire protection systems in continual functional service.

The following guidelines will help owners protect a vacant or idle building from losses to fires, illegal access and theft, vandalism, water damage and collapse.

AWARENESS AND NOTIFICATION

- **Your insurance carrier and broker** should be made aware of the vacancy or idle status. They may have specific advice to help you manage your risk and policy conditions.
- **The fire, police and other applicable local authorities**, and utility providers should be notified that the building is unoccupied and provided with emergency contact information. Emergency responders should be made aware of any potentially hazardous materials or conditions inside the building. Special key boxes are available that may be affixed to the building which will allow emergency responders access to your building when you're unavailable.
- **Neighboring building owners** should be notified and provided with contact information in case of an emergency, as they have a vested interest in your property remaining safe.
- **Contractor and visitor management policies** should be implemented to limit on-site risks for vacant and idle buildings. The policies should include direction related to:
  - » Acquiring property access means such as keys and/or combinations.
  - » Keeping track of individuals accessing the property.
  - » Determining when visitors and contractors should be escorted for safety purposes and property preservation.
  - » Restricting smoking on the property.
  - » Adhering to a formal Hot Work Permit Program when applicable.
- **Provide on-site signage** with wording such as "No Trespassing" or "No Unapproved Entry" along the exterior of the building or perimeter fencing.

SECURITY MEASURES

- **Access to the property** should be carefully managed. A designated key or combination manager should be assigned and accountable for maintaining established policies.
- **Hire a security service** if you're unable to offer the needed manpower for property security internally. The frequency and access to the building interiors should be negotiated upfront and specific area conditions or concerns addressed. It is prudent to plan on daily property visits.
- **Provide fencing, gates and/or substantial locking mechanisms** to secure and prevent intrusion. An experienced security advisor may suggest a responsible scheme that provides accounting for specific site risks and provisions.
- **A monitored Closed Circuit Television (CCTV) system** may prove beneficial for vacant or idle properties. Newer technologies can conserve video space by functioning upon motion detection, alert you to on-site motion events, and even allow you to observe camera views remotely. Discuss options with your security provider.

PROPERTY INSPECTIONS

- **Visit the property frequently** to monitor and document conditions. Inspectors may benefit from a customized checklist to ensure a thorough review. Reach out to your insurance carrier or broker for additional advice that may inform frequency and inspection scopes.
- **Tour the exterior of the building** to look for vulnerabilities:
  - » Remove any exterior combustibles stored near the building. These may include trash or litter, yard storage such as idle pallets, or unkempt vegetation.
  - » Ensure exterior lighting is functioning to help dissuade unauthorized access or vandalism and increase on-site safety.
  - » Vegetation should be trimmed near the building where it increases combustible loading near the building or overhangs the building. Overhanging vegetation can drop excessive litter on the roof and clog roof drains and gutters.
  - » Check exterior roof drains, down spouts and gutters to ensure good condition so that rain water is properly managed.
  - » Excessive snow and drifting should be removed from roofs to limit deflection and potential collapse or damage.

  - » Shovel snow from walks to increase safety for emergency responders and authorized visitors.
  - » Perimeter fencing, access gates and any locking mechanisms should be in place and functional.
  - » Any observed exterior cladding damages or any vandalism should be fixed expeditiously. Damaged cladding may allow water, pest, or trespasser entry.
- **Interior inspections** should be conducted and cover all interior spaces:
  - » Doors and windows should be in good condition and locked closed.
  - » Interior doors (including fire doors) should be kept closed in vacant and idle buildings. Closed doors can help limit fire severity as well as limit visibility to building interior spaces from outside windows.
  - » Burglar alarm systems should remain operational to notify of attempted unauthorized access.
  - » Where possible, all combustible materials should be removed to limit fire risk.
  - » Pay attention to ceilings as they may evidence roof leaks, or mechanical system or fire sprinkler system leaks needing attention.
- **The roof should be inspected** for signs of storm damage, deterioration, vegetation growth, clogged drains, miscellaneous debris or items, etc. Roof hatches, skylights, access doors and stairways should be closed and locked, and free of damage. Interior ceiling finishes and metal rusting may evidence an ongoing roof issue needing attention.

FIRE PROTECTION

- **All automatic fire protection, suppression and detection systems** should remain in service and maintained per NFPA 25, Standard for the Inspection, Testing, and Maintenance of Water-Based Fire Protection Systems and NFPA 72, National Fire Alarm and Signaling Code and other applicable standards.
- **Keep interior temperatures above 40°F** to prevent freezing of water-filled pipes used for fire protection and mechanical systems. Conversely, elevated ambient temperatures above 100°F may affect standard temperature rated sprinkler heads. The ideal conditioning zone is between 40°F and 100°F.
- **A UL listed central station service** should monitor all fire protection systems. Monitored points should include sprinkler system water flow detectors, valve tamper switches, fire detection and activation devices, fire pump conditions, etc. depending upon provision. To further protect your system function, the control valves should be chained or bound in the open position.
- **Hydrants and post indicator valves** on the property should remain in good condition, maintained and readily accessible, with snow and vegetation removed as needed.
- **The Hartford Fire Protection Impairment Program** should be utilized for any impairments to the fire protection systems. Please refer to the reference section at the end of this document for additional information on impairment reporting procedures.

WATER DAMAGE PREVENTION

- **Shut off domestic water-fed sinks, toilets, dishwashers, hot water heaters**, etc. Piping should be drained where possible. If no sprinklers are installed and you don't plan to maintain temperatures above 40°F, drain water piping. Antifreeze mixtures may be added to drain traps to help prevent freezing and dissuade pest breeding opportunities.

- **Roof inspection programs** should be maintained for vacant and idle properties to help identify roof leaks. Inspectors may benefit from the use of thermographics to observe under-surface water penetration conditions. Interior ceiling discoloration, water stains or rusting on roof structure, or water puddles on the floor may prove a roof leak condition.
- **Strategically placed water sensing technology** near water entry and use points may benefit vacant buildings. The water sensing technology has evolved, is less conspicuous, and offers remote monitoring using various means. Speak with your broker or carrier if you would like to learn more about water sensing technologies.

UTILITIES

- **Shut off all utilities** not required for fire protection, fire alarms, sump pumps, required heating, etc. A careful risk assessment should be completed to determine consequences of shutting off particular services. As mentioned, your utility providers should be made aware of vacant or idle properties.
- **Unplug or turn off all appliances** such as hot water heaters, cooking appliances, machinery and equipment, etc. at the unit and main circuit breaker. Fewer hot circuits can reduce your likelihood of an electrical-origin fire.
- **Maintain recommended attention to all utilities** that remain in service.

WEATHER

- **Pre-planning and response** to weather events that may affect your vacant or idle property is an important risk reduction strategy.
  - » An individual should be assigned as a response manager for your vacant or idle property. That individual should have authority and resources to maintain a weather response plan and respond sufficiently. A team, instead of an individual manager may be prudent.
  - » Have on-site shovels and means to remove heavy snow from rooftops to help prevent overloading the roof, potentially leading to a collapse. Responders should be careful not to damage roof covering with shovels and operate safely on slippery roofs.
  - » Raise any valuable items off the floor using lifts or pallets to limit exposure from potential flooding events. If your site is flood-exposed, you should have available flood mitigation equipment available such as sand bags or barriers on-site.
  - » Monitor location power outages appropriately and plan ahead for maintained power needs such as for electric fire pumps and other important circuits.
  - » Hail-exposed areas should be inspected after hail events to identify damages quickly. Your vacant or idle property may benefit from hail guards on any skylights or damageable rooftop mechanical equipment. Talk to your roofer about available options.

ADDITIONAL REFERENCES

Securing Vacant and Abandoned Buildings

FEMA – Basic Evaluation Procedures for Abandoned and Vacant Buildings

NFPA – Fires in Vacant Buildings

Ensuring Building Security

Water Damage Prevention Planning

Water Damage Prevention Planning – Real Estate

Sprinkler System Impairments

Hot Work Permit Program

Protect Your Business During a State Mandated Lockdown

LEARN MORE.

For more information, contact your Risk Engineering consultant from The Hartford today or visit us at **TheHartford.com/riskengineering**.

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