

April 2, 2020

## How To Treat Vacant & Seasonal Properties During the COVID-19 Crisis

During the COVID-19 crisis, we are seeing an increasing number of properties become vacant. It is a time when all our organizations that have vacant or seasonal properties need to look at taking the right steps to protect their buildings from weather, theft, and other potential issues.

Our best practice recommends that you check your buildings every 36 to 48 hours for signs of break in or possible damages. It is best to have the same person or persons checking the properties. If you have a shop yard that is going to be closed, you may want to consider parking a large piece of equipment inside of the gate, so no one can drive through. Thieves prefer close access to remove property and the longer they have to travel on foot, the less appealing the target will be.

Water damage is one of the most common problems in vacant or seasonal buildings. The second is break and entry to the premises. Some easy steps to follow to minimize your losses:

1. Turn off the main water supply to the building. This will prevent a large discharge of water should the plumbing fail in the cold. Water can do a huge amount of damage to a building in a short period of time.
2. Drain all the water lines completely. As there is only so much water that can escape, this hopefully limits any damage. You will want to do both steps, so you can prevent lines from freezing and bursting.
3. Unplug all unnecessary appliances. Power surges and lighting strikes are rare, but not unheard of. If the appliances are unplugged, they are protected from such events.
4. Go through the building and make sure that all windows and outside doors are locked. This will deter trespassing while the building is unoccupied and deter animals who may see it as an attractive place to spend the winter months.
5. Make sure you take away all the garbage in and around the building. Garbage can be full of combustibles and by removing it you limit the chances of a fire breaking out.
6. If you have an alarm company or suppression system, notify their respective office.

We recommend the use of checklists and an inspection log to make sure you have covered everything and can walk away from the building knowing you have taken care of it properly. We have created two checklists for use: [COVID-19 Quick Checklist: Unoccupied Facility](#) and [COVID-19 Monthly Inspections Checklist: Seasonal Properties](#).

For a building or facility to be considered vacant under our property policy, it must not have been checked in over 30

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days. If no one checks the building in 30 days, then the policy changes from “All Risk” to “Named Perils”, and from “Replacement Cost” to “Actual Cash Value” (ACV). In addition, the deductible increases to \$20,000/occurrence. We require documentation that the building was inspected at least once every 30 days. This is a minimum, because the reciprocal was set up to give its member owners as much leeway as possible.

Although 30 days is the minimum, we recommend that the buildings are checked every 36 to 48 hours. It is also important to remember that the Property Policy is claims rated, including ANIs. ANI claims are your claims, so your ANIs should be directed to more frequent inspections as well.

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