

SELF-INSURED SCHOOLS OF CALIFORNIA

PROPERTY & LIABILITY UPDATE

OCTOBER 15, 2012

PROTECTING VACANT SITES

Vacant sites pose increased risk for property losses such as vandalism, fire, theft, and crime. Taking steps to adequately protect the site is important.

Although SISC II has minimum requirements in place to continue property coverage for vacant sites, it is critical that district administrators take appropriate steps to protect vacant sites because such sites are prone to damage that is excluded under the scope of property coverage. Such exclusions include: normal wear and tear, gradual deterioration, animal or vermin infestation, and mold. The following information can be used as a guide to help mitigate the risk and safeguard the property.

Utilities

Utilities essential for building security should be operational. This may include continuing service for electricity and/or gas. Utilities should not be completely disconnected. However, a sweep of the building should be conducted to identify those items which use power but are not essential to building preservation, such as stoves and water heaters. Gas, electricity, and/or water should be disconnected at the source of the units.

Utilities that may be necessary for building protection, and therefore need to be maintained, include the following:

- Water - in fire sprinkler systems and landscape areas. For buildings that do not have fire protection systems in place, the water should be turned off and the lines drained. Water used for fire suppression purposes should be maintained.

- Gas – for furnaces in order to maintain heat in areas subject to freezing
- Electricity – for maintaining power for alarm functioning or alarm backup power, exterior lighting, heating systems, or air conditioning systems.

Heating/Cooling

In areas subject to freezing temperatures, it is essential to maintain the heat at 40 degrees in order to prevent freezing pipes and subsequent water damage. In areas subject to humidity, the air conditioning should be maintained at 85 degrees in order to prevent mold growth (which is excluded from insurance coverage).

Security

Site security is a significant concern and there are many options and items to consider. The building should be protected by an intrusion alarm that is monitored by a central station (third party). Notify the alarm company of the vacancy. The alarm should also be equipped with an audible bell located on site.

Sites that are not equipped with alarms should have a third party security service that patrols the site on a prescribed schedule during the day and evening hours.

Other measures that can be taken to improve site security include the following:

- Fence and lock the perimeter of the

site.

- Maintain exterior lighting. Consider installing motion sensors to provide exterior and interior lighting. This will help deter vandals and will also help prevent animal infestation.
 - Block parking lot entrances to prevent vehicles from entering the property.
 - Board-up and secure any ground level windows that could serve as an entry point to the building.
 - Suspend mail and delivery services to the site.
- Consider measures that help make the site look occupied.

Maintenance

Continuing building maintenance is a critical element in protecting a vacant building. Not only will regular maintenance help deter vandals (due to ongoing, irregular site occupancy) but it will allow small problems to be identified early and mitigated before a larger problem develops.



2000 K Street
Bakersfield CA 93301
PO Box 1847
Bakersfield CA 93303-1847
Phone: 661-636-4604
Fax: 661-636-4418

[HTTP://SISC.KERN.ORG/PL](http://SISC.KERN.ORG/PL)

SCHOOLS HELPING SCHOOLS

The following maintenance items should be considered:

- Visit the site weekly at varying times during the day and evening hours.
- Conduct landscape maintenance at least monthly. Eliminate dead vegetation which could present a fire hazard. Maintain shrubs so that they do not provide hiding places for vandals.
- Conduct an interior and exterior inspection to identify roof leaks, building intrusion, vandalism, drainage problems, etc.
- Remove any debris, hazardous materials, or exterior combustibles from the site.
- Remove trash dumpsters to prevent unauthorized dumping.

Continuing Property Coverage: Minimum Requirements

The SISC II Memorandum of Coverage and commercial excess policy exclude coverage for sites that are vacant or unoccupied in excess of 60 days.

The following is the basic criteria that must be met in order to maintain property coverage on a vacant or unoccupied site.

- Report the site to Risk Manage-

ment Services for inclusion on a Vacant Site Schedule.

- Maintain an active security system in either an intrusion alarm system monitored by a third party, or a security service making scheduled patrols during day and evening.
- Maintain utilities to operate the alarm system and heating system in climates subject to freezing temperatures. Utilities not necessary for protection or security should be turned off (i.e., electricity/gas to water heaters, stoves, ovens, etc.).
- Remove valuable contents to reduce risk of theft (i.e., computers, audio visual equipment, etc.).
- Keep the fire sprinkler system, if present, operational and alarm-monitored by a third party.
- Maintain a regular schedule for grounds /landscape maintenance (monthly minimum).
- Check/visit the site at least weekly varying the times of inspection.
- Maintain exterior lighting operational.
- Install or maintain perimeter fencing.

If the above conditions are met, property coverage will continue on the site. Please report any current vacant site or any site that may become vacant as district dynamics change. Reporting can be accomplished by accessing the *Vacant Site Notification* form on the Property & Liability website (<http://sisc.kern.org/pl>) and e-mailing it to sisc_pl@kern.org.

Please contact your SISC Safety Specialist at (661) 636-4604 if you have any questions.

By: Safety and Loss Control

PROPERTY & LIABILITY

ROBERT KRETZMER DIRECTOR 661.636.4709 rokretzmer@kern.org	ELSA LARA CLAIMS EXAMINER II 661.636.4736 ellara@kern.org	CAROL RAY CLAIMS EXAMINER II 661.636.4871 caray@kern.org	HILDA TABORA CLAIMS EXAMINER I 661.636.4206 hitabora@kern.org
RYAN BOURGET ADJUSTER I 661.636.4606 rybourget@kern.org	DUNCAN LOW COORDINATOR 661.636.4863 dulow@kern.org	TIM RIDLEY SAFETY SPECIALIST 661.636.4376 tiridley@kern.org	TY TAYLOR ADJUSTER II 661.636.4601 tytaylor@kern.org
ROXANN DAILEY-WEBB ADJUSTER I 661.636.4848 rodailey@kern.org	LILIA MORENTIN ADMIN. SECRETARY 661.636.4495 limorentin@kern.org	RANDYE ROGERS SAFETY SPECIALIST 661.636.4607 rarogers@kern.org	PAT TUMBARELLO ADJUSTER II 805.929.5950 patumbarello@kern.org
SANDI HARVILLE SECRETARY II 661.636.4604 saharville@kern.org	SABRINA MOTEN CLAIMS ASSISTANT 661.636.4414 samoten@kern.org	JOE SINGLETARY SAFETY SPECIALIST 661.636.4605 josingleтары@kern.org	VALARIE WAGNER LEAD CLAIMS EXAMINER 661.636.4694 vawagner@kern.org



SISC

SELF-INSURED SCHOOLS OF CALIFORNIA

RISK MANAGEMENT SERVICES

SISC II Vacant Site Notification

District Name: _____

Site Name: _____

Site Address: _____

Contact Person for Inspection: Name: _____

Phone number: _____

Security of Building (check all that apply)

* denotes required elements for maintaining property coverage.

Intrusion alarm monitored by third party* <input type="checkbox"/>	Security service (if no intrusion alarm) <input type="checkbox"/>	Fire sprinkler system present? System maintained operational*? <input type="checkbox"/>
Audible alarm bell on site <input type="checkbox"/>	Essential utilities operational* <input type="checkbox"/>	Site visits/inspections performed at least weekly*? <input type="checkbox"/>
Exterior lighting* <input type="checkbox"/>	Full utilities operational <input type="checkbox"/>	Perimeter is fenced.* <input type="checkbox"/>
Interior lighting on motion detection (or timer) <input type="checkbox"/>	Non-security equipment disconnected from utility service. <input type="checkbox"/>	Landscape maintained at least monthly* <input type="checkbox"/>

List any other protective measures in place:

Click mailto:sisc_pl@kern.org to submit this form