

January 8, 2020

TO: SISC Member Districts
FROM: Safety & Loss Control Staff
SUBJECT: Protecting Vacant Property

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 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.

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 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 Management 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 at <http://sisc.kern.org/pl> and e-mailing it to sisc_pl@kern.org

Should you have any questions or need further assistance, please contact your Safety and Loss Control Specialist at (661) 636-4604.