



LOSS CONTROL PROPERTY AND CASUALTY

Building Concerns

Your building is now vacant due to Shelter in Place

Key Tips to Consider...

As we weather this national crisis and shelter in place, many of our buildings and surrounding property are attractive targets for thieves and other would-be criminals. Before shuttering your doors and leaving your business for, what could be, weeks at a time, consider these tips...

Utilities

- Are unnecessary electrical appliances and equipment disconnected/unplugged.
- Turn down temperature on hot water heater to conserve energy.
- Set thermostat to minimal setting (55° F) to conserve energy but keep out the freeze and/or set low temperature alarms. *Failing to maintain heat appropriately can void coverage if pipes freeze and burst.*
- Sprinkler system also need to be protected from temperatures below 40F to ensure proper operation.
- During warmer months or in warmer climates, make sure to set your air conditioning to a minimum of 85 degrees otherwise if your building gets too warm it will become susceptible to damage from humidity and mold.
- Check that sump pump is operational and remote alarms are working.
- Ensure all refrigerators and freezers are secure and doors are closed.
- Irrigation systems should be turned off and disconnected to prevent accidental flooding.

Security

- Does the building look secure from the street?
- Are all vehicle entrances and exits locked/secured?
- Are all windows and doors locked?
- Have you contacted the police and requested random checks?
- Have you alerted neighbors or neighborhood watch programs that the building will be vacant so they can also assist with random check?
- Is there a centrally monitored security system in place (door contacts, window tape, motion sensors, video surveillance, etc....)
- Has updated contact information been given to companies that centrally monitor security and fire alarms, as contact names/information may have changed from normal operations.
- Arrangements should be made, if possible, to inspect the building at least weekly. Document the inspection with photos and utilize our check list.
- Can security camera be added or maintained operational to cover the interior/exterior of the facility?
 - Have temporary, wireless cameras been considered?

- Are there exterior aspects of your building that you need to consider:
 - Temporary weather proofing;
 - Drainage or flooding hazards;
 - Gutters and down spouts cleared?
- Contact your agent to discuss potentially relocating some high dollar items, temporarily to a more secure location.

Inventory

- Do you have a list of inventories on hand?
 - Is it backed up off site?
 - If it were stolen or damaged what would you need for lead time to replace those items?
- Tools and Equipment
- Computers and Technology – Are there backups made daily with offsite storage of back-ups?
- Furniture, Artwork, Fixtures.
- Other Assets

Perishable Inventory

- Do you have products on auto-order that needs to be suspended for the time being?
- Are you practicing all the necessary requirements per your local health department or FDA guidelines?
- Do you have a remote alarm on refrigerators and freezers so that you are made away of a temperatures spike?
 - If this were to occur do you have a plan in place for dealing with this alarm?
- Are you maximizing the products on hand to consider items reaching expiration?

Fire

- Have you contacted the local fire department to alert them of the vacancy and any changes to building access that now may have changed?
- Additional monitoring may be necessary because of the following reasons:
 - There may be a delay in reporting of fires because of the vacancy
 - Fire could also start due to smoking trespassers, arsonists, faulty wiring or drug production.
 - Transients/homeless seeking shelter may have open fires for cooking or providing heat.
- Are there centrally monitored fire detection systems in place?
- Is the Automatic sprinkler system on and locked open with centrally monitored tamper switches operational?

Making a plan for how to respond

Having a good response plan is as essential as protecting your business investments. When developing a plan, consider communication beforehand with local responders, such as fire and police departments, emergency clean-up companies and security companies. Your livelihood may depend upon it in an emergency.

And remember, if you have a helper with you when closing down, be sure to “social distance” from one another.