Risk control checklist for the temporary closure of premises - General



The information in this document provides general guidance only. It provides a general list of what your business may need to consider from a risk control perspective when deciding to temporarily close your premises. We have not considered your business' particular circumstances and any Government restrictions due to COVID-19 (which may change), and so you may need to consider how this applies in your circumstances, or if you need to seek appropriate professional advice. For any queries about insurance cover, please contact your insurer or insurance broker.

Please note: This is	a Vero Ins	surance s	sample template only.					
Business name:								
Performed by:								
Location:								
Date of report:	/	/	Date of premise closu	re:/	/	Date you advised your broker:	/	/

Unoccupied premises - the risks

Unoccupied premises present a heightened risk profile as they are susceptible to theft, vandalism, malicious damage, arson, undetected need for repairs, fire inception from defective electrical, general deterioration caused by adverse weather and water ingress.

Operational considerations

When deciding to temporarily close a premise there are many operational considerations that will need to be made. For example, do you:

- ▼ Shut down utility services into the premises (e.g. electricity, water, gas etc.)?
- Remove valuables from the site?
- ▼ Shut down the air-conditioning/HVAC systems?
- ▼ Empty the cold storage rooms of food and shut down the refrigeration plant?

This document provides details of potential hazards and recommendations in relation to these questions, and others, that may assist with risk management. It covers businesses within retail, commercial and industrial sectors.

There will be advantages and disadvantages with whatever conclusion is made. Ultimately, it's a business decision based upon your own set of circumstances.

The recommendations within this document assume that external providers and select employees are still able to visit the premises and continue with their obligations upon a variety of services within (e.g. inspections/routine maintenance upon fire and life safety systems, air conditioning, etc.). Many of these recommendations also assume that limited access to the site remains available for employees. In certain situations (e.g. pandemics, natural catastrophes) site access may not be possible. These situations may affect your risk control decision.

Further risk management resources are available from:

- ▼ the 'Vero Risk Profiler' tool. To register, refer to the following web address: https://www.vero.com.au/broker/news-insights/sme-insurance-index/risk-profiler-tool.html
- ▼ Vero RM Insight® article 'Protection of unoccupied buildings'
- ▼ Vero RM Insight® article 'Pandemic-Organisational Preparedness and Response'
- ▼ Vero RM Insight® article 'Business continuity management'.

Returning to business

When the decision is made to return to normal operation it may not be as easy as returning to site and turning the gas, electricity and water services back on. Depending on the duration of closure, preventative maintenance activities such as leak testing for the natural gas system, thermal imaging for the electrical system, checking lubricant and coolant fluid levels in plant and equipment may be justified. Future Vero RM Insight[®] articles will focus on these issues.

For more information: www.vero.com.au/vero/businessinsurance/risk-management Contact us at riskengineering@vero.com.au

1.0 Utilities / Services

1.1 Gas

Hazard	Recommendation		Completed	I
Flammable gas leaks into the	Isolate the gas supply into the premises	Yes	No	N/A
premises from a failed valve/fitting and is presented to an ignition	Isolate flammable gas supplies including LPG tanks at the source.			
source such as an electrical	Provide signage to this effect at all closed valves, so that authorities		Comments	•
source such as an electrical appliance, with resultant fire/explosion. Provide signage to this effect at all closed valves, so that authorities (e.g. fire brigade) know of this closure.				
	IMPORTANT: Ensure the isolated gas supply does not interrupt any other on-site service elected to retain operational. Engage with contractors to advise.			

1.2 Electrical

Hazard	Recommendation	(Completed	1
An electrical system, appliance, switchboard etc. malfunctions and creates a fire.	Isolate the gas supply into the premises Isolate the electrical system at the source of supply into the premises (At the very least, turn off non-essential lights and appliances).	Yes (No Comments	N/A
	IMPORTANT:			
	(a) Ensure the fire protection services such as automatic fire sprinkler system, hydrants and hose reels and associated water supplies have not been impaired. Engage with fire services contractor to provide advice in this regard.			
	(b) Ensure critical services reliant upon an electrical supply such as security systems including CCTV, low temperature alarms (i.e. refrigeration), information technology (IT) systems and life safety systems such as exit, and emergency lighting remain operational. Consider engaging an approved electrical contractor to assist in safe isolation.			
	(c) Consider placing select lights on a timer to indicate people are inside. This may warrant consultation with your service provider to advise in this regard.			

1.3 Water

Hazard	Recommendation	(Completed	l
Water escapes into the premises from a failed valve/fitting and continues to run undetected for an extended period causing significant damage.	Isolate the gas supply into the premises Shut down the DOMESTIC water supply only (not fire fighting) at the source of supply into the premises. IMPORTANT: Ensure the <u>fire protection services</u> such as automatic fire sprinkler system, hydrants and hose reels and associated water supplies have not been isolated. Engage with fire services contractor to provide advice in this regard. Note: other <u>critical services</u> within the premises such as plant and equipment may need a water supply. Engage with contractors to provide advice.	Yes	No	N/A

1.4 Solar Power

Hazard	Recommendation	Completed		
Neglected solar power systems may fail resulting in a fire or other property damage.	Retain the maintenance/service contract for the Photovoltaic	Yes	No	N/A
	(PV) solar power system (or self-inspect)			
	Inspect the system for integrity every 3 months at least or following severe winds, torrential rain or hail.	(3	
	Ensure the panels, electrical wiring, switches, junctions etc. are in good condition along with the batteries, main AC (alternating current) panel, AC & DC (direct current) disconnects.			

2.0 Public Fire Brigade Notification And Site Access

2.1 Public fire brigade

Hazard	Recommendation	Completed		
Inability of the fire brigade to easily access the premises during an emergency.	Inform the public fire brigade of the premises closure Invite them to site for familiarity or provide a site plan which	Yes No		N/A
	includes location of dangerous/hazardous goods, location of hydrants, hose reels, fire extinguishers, sprinkler control valves, main electrical control board etc. Provide keys to access gates, doors, roller shutters.		•	

3.0 Security

3.1 Valuables

Hazard	Recommendation	(Completed	
Retaining valuables on site provides an attraction to unwanted visitors.	Remove valuables and post prominent signage on the building exterior/boundary to this effect	Yes	No	N/A
Note: a 'secure off-site location' (as noted in the recommendation) means within an attended facility that provides for a level of security commensurate to the level of risk (e.g. electronic alarms, CCTV etc.).	Valuables includes cash, cigarettes, liquor, paintings/art, sporting cups/shields, tools, stock, patterns, moulds, jigs, templates, dies etc. Remove all to a secure off-site location and post signage upon all entry/exit doors noting 'No cash, cigarettes and alcohol on premises' for example. Alternatively, With the exception of cash, retain goods within purpose built, secure environments on-site The on-site environments should be well alarmed and provide a physical deterrent such as solid walls, roof, floor and doors with appropriate locks (no windows). Don't accumulate all goods together. Spread them out throughout the premises. Consider use of safes, strong rooms, security drawers.		Comments	<u>—</u>

3.2 Critical documentation

Hazard	Recommendation	Completed				
Business critical documentation is lost or stolen during the period of unoccupancy, making it difficult for the business to trade again in the future.	Secure all critical business assets (i.e. documents) These items should be removed from premises and stored in an off-site environment such as a bank.	Yes	No Comment	N/A		
	Make electronic copies (take photos) of paper documents and save these to the IT system. Document examples include rental agreements, business contracts, liquor license, insurance documents etc.					
	Alternatively,					
	Retain documentation within a purpose built, secure environment on site					
	The environment should be a 2-hour fire rated safe which is well alarmed.					

3.3 Keys/proximity card site access

Hazard	Recommendation	(Completed	I
Keys/proximity cards used to access secure rooms, safes, cabinets, drawers etc. are retained	Remove all keys/proximity access cards from site Retain at a non-disclosed and secure external location and bring to	Yes No		N/A
on site and accessed by unauthorised persons.	the site only when required.		Comments	

3.4 Recover all keys/proximity cards from employees

Hazard	Recommendation	(Completed	k
Keys/proximity cards used to access the site, secure rooms, safes, cabinets, drawers etc. are	Recover all keys/proximity access cards from employees Recover from employees and retain at a non-disclosed and secure	Yes No Comments	N/A	
retained by employees (made redundant, stood down etc.) and are used by unauthorised persons.	external location.		Comment	>

3.5 System maintenance

Hazard	Recommendation	(Completed	i
Unattended premises provide attraction to unwanted visitors. The extent of closure may be unknown,	Retain existing security systems maintenance programs Includes maintenance on fixed electronic services/CCTV, fencing and gate locking, security patrols, deterrent signage, bollards,	Yes No	No	N/A
increasing the risk.	external lighting etc.	Comments		5
	Alternatively,			
	Consider the heightened risk profile due to unattendance and improve upon existing security and services			
	Consider installation of metal shutters to glass, improved door locking mechanisms, additional electronic and CCTV coverage, new or additional security patrols, more security signage to the perimeter of the site/premises etc.			

4.0 Waste Management

4.1 Internal waste bins

Hazard	Recommendation	Completed		
Unnecessary combustible storage increasing the risk of fire (arson).	Remove all internal waste receptacles Empty waste bins into an external bin that is detached from the	Yes No		N/A
	premises by at least 10 m. Close and lock bin lids and use a padlock and chain to secure in place. Ensure the bins are secure in position so they will not roll away. Contact the local service provider to arrange for removal.		Comments	3

4.2 External storage

Hazard	Recommendation	Completed		
Unnecessary combustible storage increasing the risk of fire (arson).	Remove all external waste Remove from site or relocate at least 10 m from buildings. Includes bins (as noted above), pallets and any other combustible materials.	Yes	No Comments	N/A

5.0 Fire / Life Safety

5.1 Fire/life safety services

Hazard	Recommendation		Completed	
Fire services inadvertently fail due to a lack of maintenance.	Continue with scheduled maintenance/service contract on fire systems and life safety services	Yes	No	N/A
to a lack of maintenance.	This includes fire sprinklers, hydrants, hose reels, extinguishers,			
	smoke/heat detection, pumps, water storage/supply tanks, air sampling smoke detection systems, exit and emergency lighting systems.		Comments	

5.2 Fire doors

Hazard	Recommendation		Completed		
Automated fire door closures fail and a fire spreads rapidly	Close all fire doors/shutters	Yes	No	N/A	
throughout the premises.	Ensure the doors/shutters are closed completely.				
			Comments		

6.0 Hazardous Goods

6.1 Hazardous goods

Hazard	Recommendation	Completed		k
Flammable gas escapes into the premises from a failed valve/fitting on a pressurised gas bottle that is exposed to an ignition source such as an electrical appliance, with resultant fire/explosion. Regardless of the content, a flammable gas bottle presents an unnecessary exposure to first responders as these containers may explode in a fire condition. The presence of other hazardous chemicals/substances also presents an unnecessary hazard to first responders.	Remove unnecessary hazardous goods from premises Where possible, remove unnecessary gas bottles from the premises. Those bottles left on site should be retained in an upright position utilising chains. Close all 'head-set' valves. Hazardous goods include pool chemicals, flammable/combustible liquids, etc.	Yes	No Comments	N/A

7.0 Information Technology (IT)

7.1 On-site IT system availability

Hazard	Recommendation	Completed		
IT system is neglected during the unoccupancy and not prepared for when the business re-opens in the	Maintain on-site IT system operational Includes service contracts and nightly back-up of platforms and data	Yes	No	N/A
future.	to an off-site location.	(Comments	6
This assumes the system/premises is accessible by select staff and	Ensure server room is clear of all combustibles and the room is secured from unauthorised entry.			
remains critical for background business operations. (i.e. payroll, web site, internal/external communications etc.).	Note: isolation of power was a previous consideration and the on-site IT system may be a critical service for an electrical circuit retention.			

7.2 Prepare for working from home

Hazard	Recommendation		Completed		
Assume access to the premises is not permitted in the future i.e. Government declaration of isolation/ quarantine.	Prepare for inaccessibility to the on-site IT environment Establish work from home (WFH) protocols, a system of remote access and test.	Yes	No Comments	N/A	

8.0 Communications

8.1 Customers

Hazard	Recommendation		Completed	
Poor customer communication,	Customer communication	Yes	No	N/A
leaving customers unaware of the shut-down, temporary services	Provide informative signage on the premises window, send an email			
provided or progress towards re-opening. Lost business.	to key customers and stakeholders and post details on the company website or any other form of communication used.	Comments		
	Advise your customers of closure and alternative servicing methods (e.g. home delivery).			
	Set up out of office email and change the phone voice message.			

8.2 Suppliers

Hazard	Recommendation		Completed	t
Suppliers are unaware of the business shut down or alternative arrangements for operating. Lost	Suppliers communication Provide informative sign on the window and details within your web	Yes	No	N/A
business support.	site or any other form of communication you use.		Comment	s
	Advise your suppliers of closure and your intention (if available) to provide customers with alternative servicing methods (e.g. home delivery) which will still require supplies.			
	In the event of continued service, you need to let your supplier know where to deliver products and when.			
	If you are to cease operations, cancel supplies/delivery.			

9.0 Sanitation

9.1 Indoor plants

Hazard	Recommendation	(Completed	I		
Unnecessary indoor plants present an environment for mould, insects etc.	Consider the removal of indoor plants Contact your service provider to arrange for removal and postpone	Yes	N/A			
	the maintenance contract.	Comments				
	Alternatively,					
	Should you retain the indoor plants, maintain the service contract					
	Contact your service provider to arrange for modified frequencies as they suggest.					

9.2 Internal areas - clean and sanitise

Hazard	Recommendation	(Completed	I
Microorganisms (or similar) are not properly removed and multiply to an extent where safety & health has	Clean and sanitise the premises internals Clean items before they are sanitised. This includes fixtures, fittings,	Yes	No	N/A
been compromised. Upon	equipment and storage areas. For example, vacuum carpets, sweep hard flooring surfaces, vacuum/dust curtains and blinds, wipe down	(Comments	;
reopening the premises, cleaning and sanitising activities are extensive, costly and may present extended closure.	tables, chairs, cutlery, clean coffee machines and remove waste. Particular attention should be given to cleaning the kitchen, stovetop exhaust hood and extraction ductwork.			
Note: Cleaning is removing general dirt, grease and food waste. Sanitising destroys microorganisms.	top exhaust nood and extraction ductwork.			
Refer to 'Safe Food Australia' for details.				

9.3 External landscaping

Hazard	Recommendation	Completed		
The exterior of the premises is not well maintained or looked after, giving the impression of	Maintain the premises external landscape in good condition Continue to maintain the flora which includes trees, plants, grass	Yes	No	N/A
unoccupancy for a long period, or lack of care, giving rise to vandalism, burglary and similar undesirable behavior.	etc.		Comments	;

9.4 External aesthetics

Hazard	Recommendation		Completed	
The exterior of the premises is not well maintained or looked after, giving the impression of unoccupancy for a long period, or lack of care giving rise to vandalism, burglary and similar undesirable behavior.	Maintain aesthetic appeal Continue to maintain the external façade in good condition. Clean, paint and repair as necessary.	Yes	NoComments	N/A

10.0 Self Inspections

10.1 Self- inspections

Hazard	Recommendation	Completed		
nay easily fall into disrepair or be ompromised/damaged by others.	Conduct weekly inspections of the premises The inspections to include viewing for evidence of malicious damage/graffiti, checking for the physical integrity of the premises	Yes No		N/A
	perimeter, security systems, signs of water ingress/leak, vermin activity etc.			

11.0 Roof Condition (Water Drainage)

11.1 Roof condition (roof and ground water drainage systems)

Hazard	Recommendation	(Completed		
Water ingress from damaged roofing, blocked roof and ground water drainage systems.	Conduct roof and drainage system inspections Includes the integrity of the roofing material and its capability to	Yes	No	N/A	
	exclude water ingress, the capability of the roof and ground water drainage systems to extract water down a safe path to drain. Inspections should be undertaken weekly.	(3		

12.0 Plant And Equipment

12.1 Non-essential plant and equipment (Excludes HVAC)

Hazard	Recommendation	Completed			
Static plant and equipment can create more problems when left idle for long periods, therefore regular start-up and checks are important.	Identify non-essential plant & equipment and shut down IMPORTANT: Ensure the fire protection services such as automatic	Yes	No	N/A	
	fire sprinkler system, hydrants and hose reels and water supplies associated thereto have not been isolated. Engage with fire services	Comments			
	contractor to provide advice in this regard. Includes life safety provisions, security systems also.				
	Alternatively,				
	Continue with plant & equipment service/maintenance – consider differing focus and frequency				
	Engage with service contractors to consider change of focus and altered frequency.				

12.2 Heating, ventilation and air-conditioning

Hazard	Recommendation		Completed	I
Heating, ventilation and air- conditioning (HVAC) deteriorates due to lack of use, care and	Consider retaining the HVAC system in a running condition if there is risk of mould build-up.	Yes	No	N/A
maintenance.	Engage with contractor looking to modify servicing regime considering lower demand.		Comments	}
Alternatively, without HVAC in certain conditions, mould may build	Alternatively,			
up within the premises such as upon fixtures and fittings, beds, linen, curtains, drapes etc. This	Consider shutting the HVAC system down if there is minimal risk of mould.			
detrimental condition is likely in tropical environments and through a lack of ventilation.	At a bare minimum, servicing should include cleaning, pre-start system checks, start up and run for a set period, check for steady run conditions and safe shut down.			
	Clean AC & refrigeration coils.			
	Inspect and clean air handling units.			
	Annual inspections are still required on chillers to check for condenser cleaning, internal corrosion and check for anti-corrosion systems (i.e. Cathodic protection).			
	Water treatment of <u>cooling towers</u> would be on advice from chemical company contracted for the role, as there would be minimal use of water, a change of frequency, dosing and testing may have to be addressed.			

12.3 Beverage serving lines (food and beverage venues)

Hazard	Recommendation	(Completed		
If delivery lines are left full of liquid, sedimentation may occur and taint or damage the lines.	Clean beverage service lines Conduct normal beverage-line cleansing process and leave lines empty.	Yes	No Comments	N/A	

13.0 Perishable Foods

13.1 Non-refrigerated

Hazard	Recommendation	Completed		
Perishable food items including chips, biscuits, nuts, bread, fruits etc. within foil, paper or plastic bags	Consider removing all non-refrigerated perishable foods from premises	Yes	No	N/A
for example will expire over time presenting a health risk (i.e. mould) and in turn is an attraction to vermin, insects etc.	Alternatively, Consider placing all perishable foods into secure containers that prevents the ingress of vermin and insects	Comments		ì
	Need to monitor expiry dates and remove those expired to waste at that time.			

13.2 Refrigerated storage

Hazard	Recommendation	Completed		
Perishable food items will expire over time and present a health hazard (i.e. mould) and in turn is an	Consider removing refrigerated perishable foods from within cold storage (i.e. refrigerators, cool rooms, freezers) and shut down the refrigeration plant	Yes	No	N/A
attraction to vermin, insects etc.	Thoroughly clean all containers and surfaces.		Comments	3
	Alternatively,			
	Should cold storage environments be retained operational, maintain vigilance of temperature monitoring for refrigerated perishable foods			
	Need to monitor expiry dates and remove those expired to waste at that time. All low temperature alarms (if provided) should remain operational and inspections should be undertaken every two days to compliment temperature monitoring. Maintain doors closed and check door seals for leaks (repair as necessary).			

14.0 Motor Fleet

14.1 Motor fleet

Hazard	Recommendation	Completed			
Employees may return vehicles to business premises.	the vehicle is leased, arrange with the leasing company to take	Yes No		N/A	
Company leased/owned vehicles, especially together with ignition keys on site, provides an attraction of theft.	possession of the vehicle as soon as possible. If the vehicle is owned, plan to relocate the vehicle to a safe/secure space, which is covered (protecting from hail). If the vehicles have to be left at the premises, park undercover (or within the premises), with minimal fuel, locked and keys kept offsite in a secure location. Never leave vehicle ignition keys in an unattended building.		Comments		

15.0 Water Ponds, Features, Swimming Pools and Spas

15.1 Water ponds and water features

Hazard	Recommendation	Completed		
Ponds and water features have reduced hygiene levels whilst stagnant.	Consider emptying and cleaning all water ponds and water features Contact your service provider to undertake or complete yourself. Alternatively,	Yes	No Comments	N/A
	Should ponds and water features be retained operational, maintain water testing as before There may be an opportunity to amend frequency however consult with your service provider.			

15.2 Swimming pools and Spas

Hazard	Recommendation	Completed		
Swimming pools and spas have reduced hygiene levels whilst stagnant.	Consider emptying and cleaning all water ponds and water features Contact your service provider to undertake or complete yourself. Alternatively,	Yes	Yes No N/ Comments	
	Should ponds and water features be retained operational, maintain water testing as before There may be an opportunity to amend frequency however consult with your service provider.			

16.0 Pest Control

16.1 Pest control

Hazard	Recommendation	Completed		
Pests include rats, mice, cockroaches, ants, birds, etc. A vacant premises is at an increased	Improve existing pest control (or provide) Consult with your pest control company seeking the most effective	Yes	No	N/A
risk of infestation.	improvement to existing controls, considering the vacancy. Should no pest control exist, engage with a licensed contractor to provide the most effective treatment.	Comments		3

Note: This document does not constitute a certificate, statement, record or advice about the compliance of any of your fire protection systems with any applicable standard, requirement, specification, legislation or code. Vero is not licensed to carry out fire protection work under the Queensland Building and Construction Commission Act 1991. You should consult an appropriately licensed contractor about the compliance of Queensland fire protection systems.

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