

Fire, theft and malicious damage to empty premises results in a significant number of property losses each year.

Non-ferrous metals such as copper and lead have been particularly targeted by thieves, with many losses involving cabling, pipe-work and lead from roofs. There is also evidence to suggest that once a building has been attacked in this way, further attacks can occur within a short period of time.



Good management procedures including regular inspections and maintenance of the property can help to prevent criminal attack and also reduce the cost of remedial work should a loss occur. It is important to ensure that the fabric of the building is maintained in good order. Graffiti should be removed and any damage repaired without delay. In addition to the damage and theft aspect, the health and safety of visitors, welcome or otherwise, should also be considered.

Unoccupied buildings are an attractive playground to children and a 'duty of care' is owed to them even though they are trespassing. When a building is to be vacated and no other tenants are moving in, action should be taken to ensure the safety of the building for authorised and unauthorised persons.

### Housekeeping

Combustible contents and waste materials can provide fuel for arsonists and temptation to thieves. These should be removed from within and around the premises. Gas, electricity and water supplies should be turned off (unless essential for maintaining heating, fire protection or intruder alarms). Postal and other deliveries should be stopped and the letterbox sealed or removed.

### Security

Ensure all external timber doors and frames are of solid construction with good quality deadlocks (other than designated fire escapes).

- ▼ Fit good quality padlocks and locking bars to folding, sliding and roller shutter doors.
- ▼ Protect and enclose the hinge bolts on all outward-opening external doors and ensure that any panic release bolts are engaged correctly.
- ▼ Fit substantial boarding, mesh or bars to protect vulnerable glazing.
- ▼ Carry out regular checks on roofs so that theft of any materials and damage is discovered quickly.
- ▼ Consider protecting the site with a good quality security fence and gates of commensurate strength that are adequately secured.
- ▼ Improve internal and external security lighting if necessary.
- ▼ Consider installing a remotely monitored closed circuit television system (CCTV) and intruder alarm system.

The premises may also benefit from the services of contract security guards, however make sure that licensed personnel only are used.

### Fire Protection

A fully monitored fire alarm or sprinkler system will continue to provide early warning and/or control of fire. It is important the systems continue to be properly maintained.

### Health and Safety

Authorised visitors will access the property at various times and their health and safety should not be placed at risk while undertaking their duties. Warnings should be given with regard to any specific danger, e.g. structural defects, presence of asbestos etc. Adequate light should be made available. Barriers should be provided around any dangerous or unsafe areas. The details of all visitors should be recorded and they should be equipped with suitable communication devices (e.g. mobile phones) and ideally should not enter the building unaccompanied. Authorised visitors should also advise another party of their estimated time of return.

### Who do I need to notify?

After vacating, notify (as necessary) the local Fire Service, Council, Police, Insurers and neighbours about the unoccupied nature of the premises and updated contact details.

Please contact a Vero Risk Specialist for further information.

For more information:  
[www.vero.com.au/vero/businessinsurance/risk-management](http://www.vero.com.au/vero/businessinsurance/risk-management)  
Contact us at [riskengineering@vero.com.au](mailto:riskengineering@vero.com.au)