

To The Point Vacant Property

CHUBB®



Vacant properties present unique challenges because they lack the day-to-day activity that naturally mitigates common hazards. For example, reducing or shutting off heat to the building leaves pipes subject to freezing and bursting. Draining sprinkler systems leaves the building exposed to a potentially severe fire.

Beyond the property hazard concerns, vacant buildings can become a liability hazard to the public and municipality. Vacant buildings are generally considered an attractive nuisance, especially if they are in close proximity to residential areas. Without proper security and barriers, a vacant property can quickly become a magnet for youth looking for a place to hang out and a target area for crime and physical assault. Victims of crimes committed on the property may potentially sue the building owner for negligence to maintain a secure property.

Even if the building owner is successful in keeping out trespassers, there may still be potential hazards to fire, police, or utility workers who may have a legitimate reason to enter the building. Poorly lit areas, unprotected floor openings, abandoned chemicals, or flammable

materials can make it dangerous for those entering the building or fighting a fire.

Managing the Risk

While having a vacant property is never a desirable situation, some basic steps can be taken to reduce the hazard until it is again occupied. An added benefit of these steps is that they show a potential buyer or tenant that the building owner has good risk management practices and cares about the property. The local municipality may require these and other steps.

Exterior Areas

- Inspect the facility weekly. If there is any evidence of forced entry, contact the police prior to entering.

Building Interior

- Notify local authorities, including police and fire departments, when a building becomes vacant.
- Ensure that emergency lighting and emergency exit signs remain powered.

Risk Engineering Services

A vacant property is particularly vulnerable to fire, vandalism, burglary, and water damage

- Inform the fire department if hazardous materials (flammable liquids, caustics, etc.) have been removed from the building that may have affected fire fighting efforts in the past.
- Take precautions to avoid hazards that could injure people who access the building, such as firefighters, police, security, property management, and even trespassers. Hazards include unprotected floor openings, self-locking doors that could trap individuals, and storage of combustibles, flammable liquids, or materials that could collapse on emergency workers.
- Maintain pest control services.

Systems Maintenance

- Continue electric and gas services for alarm and heating purposes.
 - Shut off water in any areas of the building where it is not needed. Drain water pipes and add environmentally friendly anti-freeze to any areas where water might remain, such as drain traps.
 - For areas protected by a wet pipe sprinkler system, maintain adequate heat to prevent freezing of sprinkler pipes. A temperature alarm connected to a UL-listed central station monitoring service should be provided to detect a drop in temperature below 40°F in any area. Perform required maintenance tests at intervals recommended in *NFPA 25 Standard for the Inspection, Testing, and Maintenance of Water-Based Fire Protection Systems*.
 - For nonsprinklered buildings, fire detection systems must protect the entire building and be connected to a UL-listed central station monitoring service.
 - Properly shut down any nonessential equipment or systems and disconnect gas and electrical services to the greatest extent possible. Proper protective steps should be taken (lockout-tagout, release of any stored energy) as required by the manufacturer. Fluids and oils should be drained or otherwise protected so they do not inadvertently leak out of the equipment, resulting in a potential fire or pollution hazard. Protect all exterior openings, including any roof access, with an activated UL-listed central station alarm system.
- Remove all excess materials and combustibles from around the building.
 - Trim and maintain vegetation to prevent overgrowth that provides hiding places for those wishing to break into the building. Overgrown landscaping is an indication that the building is not monitored.
 - Check the roof for vegetation growth, clogged drains, or signs of vandalism.
 - Remove any containers that might be attractive for dumping trash or hazardous waste, such as used motor oil or chemicals.
 - Block parking lot entrances to prevent vehicles and pedestrians from entering the property.
 - Maintain exterior lighting to deter crime and vandalism.
 - If the property has sidewalks or other areas used by the public, maintain safe walking surfaces and arrange for prompt snow removal.
 - Hire a guard service to conduct daily drive-by and building observations, especially during the evening and overnight hours.

Connect With Us

For more information about protecting your business, contact your local Chubb risk engineer or visit us at www.chubb.com/engineering.

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