



## 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.*