Supervision of Idle or Vacant Property

Idle or vacant properties present a higher level of exposure from almost all the perils insured by a fire policy. Of particular concern are increased exposures from fire, theft and vandalism. Because of these increased exposures, a minimum level of protection and supervision are recommended to protect your interests. These guidelines can also be used when just a portion of a building is vacant and there are no prospects for immediate occupancy.

Visits to Premises

Minimum visits to the location should be made per the frequencies recommended in the following table.

Low Valued locations (0-10 million building values	Moderate Valued (10-25 million building values)-	High Valued (>25 million building values)
Minimum weekly	2-3 times per week	4-5 times per week

- Prior to entering the building, a complete tour of the exterior of the building should be completed, noting any vandalism or attempts at entry into the building. All combustibles should have already been removed from the exterior of the building to reduce the potential for fire due to vandalism. If it appears entry has been made, the local police department should be contacted prior to entering the building to complete the tour.
- It is important the visits be thorough and documented and not just a drive-by which will not reveal the conditions inside the building.
- The interior tour of the building should include all areas.
- If the roof is accessible, it should be included in the tour to evaluate any potential exposures. These conditions can include clogged roof drains, rooftop structure damage from recent storms, vegetation growth on the roof, or evidence of unauthorized access via roof hatches, skylights or stairwell doors.

These complete building surveys may be supplemented by exterior drive-bys conducted by a hired guard service where there are high concerns with vandalism or where signs of vandalism or attempted entry are noted. In most communities, the local police department may include these buildings in a night tour if notified of a concern. Any deficiencies noted should be promptly, if not immediately, corrected and documented. Records of building visits should be kept and available for review.

Utilities

All utilities not necessary for protection or security, as noted below, should be turned off in the building. Of particular importance is electricity for all but heating, alarm and security systems, all incoming gas supplies, and domestic water supplies. It is of particular importance to not only shut off the water, but drain the water system at the lowest point of the building and add anti-freeze to all plumbing fixtures (sinks, toilets, etc.) to avoid freeze-up of drain traps.

Security

As a minimum, all points of entry including doors and accessible windows should be secured with deadbolt locks or the equivalent. Overhead doors should have locks placed through the rails.

Windows may need to be pinned or secured in the closed position. If security systems were in place prior to the vacancy, it is recommended these remain in place and operational, at least for all accessible perimeter access points. Lighting is also important to security. Exterior lighting should be maintained along with interior lighting at points of the building that can be viewed from the street as an additional deterrent to unauthorized entry.

For high valued buildings (as defined above) the installation of a security system may be warranted.

Protection

All sprinkler systems should remain in service. The only exception is if the building is of non-combustible or fire resistive construction and all combustible storage and interior finish has been removed. When automatic sprinkler protection is provided, heat should be provided for the building, A minimum of 40 degrees (50 degrees is preferred) should be maintained in all areas unless the sprinkler systems are dry in which case just the valve houses need to be provided with heat. Alarm systems (waterflow) should continue in service in the event of pipe breakage to limit potential water damage. Low building temperature should be monitored where sprinkler systems remain in service. All alarm systems should go off-site to a constantly attended location, such as the fire department or UL listed central station.

If the building is provided with heat or smoke detection, these systems should remain in service except in the case noted above where the building is of non-combustible or fire resistive construction and there are no combustible interior finishes or materials stored in the building.

Low Temperature Alarms

Low temperature alarms connected to a UL listed central station should be provided in buildings where the water remains on for reasons such as:

- heat is provided by circulating water.
- water in the building remains on for human convenience purposes.
- fire sprinkler protection is fully charged with water.

As always, CNA Risk Control is willing to assist you in the development of a comprehensive inspection program for your facilities. Please feel free to contact your local office.