

Government Changes in Restrictions - Unoccupancy Guidance

Updated Guidance for Brokers and Policyholders

1. Unoccupied Premises (Existing Business) – Mar 2021

This guidance applies to Premises under our existing Commercial policies, including Commercial or Residentially-let policies which have necessarily and temporarily become wholly or partially unoccupied because they have been mandated to close, by the Government, due to Covid-19.

Brokers and customers will not need to advise us of the temporary unoccupied status of the Property, and the existing level of cover will continue until 12th April 2021 for risks situated in England (26th April 2021 in Scotland, or the date they are no longer mandated to close, whichever is sooner), provided that the customer:

- Completes internal and external inspections of the Premises at least once every 7 days
- Ensures that the Risk Management Guidance below is met in full, unless superseded in this bulletin
- Maintains written logs of all inspections, including time and date of inspection
- Notifies us immediately of any unusual features, changes, defects or concerns regarding the premises, equipment, contents or other property, regardless of any loss

In addition, further guidance in part due to potentially freezing conditions during these months:

- Water systems and water tanks must be drained*,
- All stopcock valves must be closed, and the water system inspected as part of the 7 day inspection requirements detailed above,
- Heating systems must be left on, with temperatures maintained at a minimum of 11 degrees Celsius (52 degrees Fahrenheit)

After the 12th April 2021 in England (26th April in Scotland, or the date they are no longer mandated to close, whichever is sooner), brokers and customers need to advise us of the occupancy status of the Premises and cover and risk management requirements will be reviewed.

In the extreme, if a customer is unable to complete a facet of this guidance due to Government guidance on essential travel during the lockdown period, that facet may be relaxed upon referral. This is provided that customers have taken all reasonable endeavours to follow the Risk Management Guidance set out below. Customers will be required to inspect such Premises when they are next able to do so safely and maintain logs of this activity.

Where unoccupancy is not due to Covid-19, normal Policy Conditions apply.

For any queries not covered by this statement, or where customers are unable to comply with this document whilst keeping with Government guidance on agreement from us is required.

* Where heating systems require that water systems or tanks are not drained in order to operate, the requirement to drain the system and/or tank may be relaxed.

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Risk Management Guidance

- Waste – Remove all external waste, pallets and empty skips before closure of the Premises.
- Waste bins – Empty all waste bins and move to a secure area, ideally at least 10 metres from the building. If it is not possible to keep at least 10 metres from the building then these bins should have locked lids.
- Fire Systems – Ensure all fire and/or sprinkler systems remain fully operational.
- Fire Doors – Check to ensure that internal fire doors are closed.
- Building Utilities – Ensure all non-essential electrical devices and building utilities are turned off.
- Inspections – Arrange for a weekly inspection of the building (internally and externally), risk assess for any lone working issues. Comply with existing Government guidance regarding vulnerable people and lone worker risk assessments. Consider the provisioning for alternative skilled personnel.
- Physical Security – Check that physical security measures are in place and effective. For example, fences are fit for purpose and in good repair, windows are locked, shutters are in place, gates are locked.
- Intruder Alarm – Set intruder alarms and ensure that the remote signalling is in place. Make sure there are a sufficient number of key holders available to respond to an activation within 20 minutes.
- Maintenance – As long as it is practical, continue essential maintenance and complete any remedial measures. Continue to respond to all Building Management Systems (BMS) alerts.