



Unoccupied premises, due to COVID-19 restrictions

Temporary business closures have increased the number of buildings which are unoccupied. These are normally at much higher risk of damage/loss than when occupied, from water damage, arson, theft etc.

The standard AXA policies would define a building as unoccupied if empty, or not being fully utilised for business purposes, for a period in excess of 30 days (please check policy wording for full details).

In response to the current situation we've extended this period to a minimum of 60 days for premises that have become unoccupied due to COVID-19 restrictions. This means a client will not have to inform us that the premises are unoccupied, or be subject to any of the policy requirements in respect of unoccupied buildings.

At the end of that period the client must inform us if the premises are empty and we'll work with them to manage the unoccupancy in the most suitable way. We'll be as flexible as possible to ensure our client's premises are suitably managed. If current restrictions on normal activity are still in force as we approach the above 60 day deadline AXA will seek to publish advice on our ongoing requirements.

These guidelines override any existing policy condition, and apply to any premises that are temporarily closed or mothballed due to restrictions on business or working practices resulting from COVID-19, and will be in force until 30th June 2020.

These guidelines would not, and do not, extend to any premises unoccupied before the 16th of March 2020, nor where premises become permanently vacant – in these circumstances please contact AXA in line with the existing policy terms and conditions.

If premises do become vacated we would recommend the following actions, and that you always speak to an AXA underwriter if there are specific circumstances that make the recommendations unachievable.

All activities must only be undertaken in line with the current guidance issued by HM Government.

www.gov.uk/coronavirus

Further guidance can also be found at:

www.abi.org.uk/products-and-issues/topics-and-issues/coronavirus-qa/

- Site Security – check perimeter fences and gates are in good state of repair and operational
- External lighting – check lighting and that any associated movement sensors are operational
- Building Physical Security – check that window and door locks, and any security shutters, are operational. The use of external key safes should not be used
- Access Control – check to ensure this is operational and maintained
- CCTV – check to ensure this is operational and maintained, including recording and any remote monitoring
- Intruder Alarm – check to ensure this is fully operational and maintained, including offsite remote monitoring. Any reduction in Police response or keyholder availability needs to be advised to us.
- Where no CCTV or Intruder Alarm exists, consider temporary systems – we've arrangements in place with First Response Group to assist (axa@firstresponsegroup.com or 03300 415 008)



Coronavirus Update

Advice and resources for brokers

- Automatic Sprinkler protection – this should remain fully operational and maintained. Weekly testing should continue, with guidance sought as to whether this can be supported whilst adhering to social distancing
 - Automatic Fire Alarm – check to ensure the system is fully operational and maintained, including offsite remote monitoring
 - Fire doors – ensure all internal fire doors and shutters are closed
 - Letterboxes should be sealed
 - Where large car parks are vulnerable to incursion and potential fly-tipping, additional denial of access security measures should be considered, including provision of 4.5 ton concrete blocks – we've arrangements in place with First Response Group to assist (axa@firstresponsegroup.com or 03300 415 008)
 - Inspections – where the site is operational with limited staffing, an inspection should be carried out at the beginning and end of the working day. Where the site is temporarily closed, where possible arrangements should be made for a weekly internal and external site inspection, with guidance sought as to whether this can be supported whilst adhering to social distancing
 - Waste – internal and external waste to be removed from site with external storage located a minimum of 10m from the building
 - Utilities (electrical, water, heating) – shutdown and isolate / drain any non-essential utility services that are not required for operational reasons, maintaining minimum temperatures to prevent freezing, or for protection
 - Unattended Processes – other than unattended processes already notified to AXA, other processes or machinery should not be run unsupervised. Where this needs to be considered, please supply details to us.
 - Hot Work – non-essential hot work activity should cease unless a continuous fire watch can be maintained during and for at least 1 hour after the work ceases.
 - Maintenance – the ongoing planned preventative maintenance regimes should continue especially for critical plant and machinery, utilities and protection equipment.
 - Adjustment to maintenance or servicing may be appropriate (i.e. increased time between kitchen extract duct cleaning due to less use)
 - Tenants should be advised to contact their own business insurers to understand any specific measures that they wish to be taken.
 - No money should be left on the premises unless kept in an approved safe
- Trade specific guidance is also available.

Inspection of empty buildings

Completing empty building inspections personally (or by an employed person) should not be undertaken. Our advice is to get a vacant building security company to do it. Our preferred supplier is First Response Group (axa@firstresponsegroup.com or 03300 415 008) - they can complete this competently and not put others at risk.