



Unoccupied buildings approach

At QBE we recognise the disruption being caused by the Coronavirus outbreak, and in particular the challenge being felt by our clients when operating in the current restricted environment. With buildings and operations being forced to close as a response to the Coronavirus we believe we have the responsibility to clarify how our policies will respond to unoccupied premises, as well as help insured's to manage the ongoing risks to their business during this period of enforced reduced economic activity.

Currently within our policies we have a condition that relates to unoccupied buildings, which we will seek to maintain for current vacant premises, prior to the Coronavirus outbreak. However, for any properties that are temporarily unoccupied as a result for the Coronavirus outbreak we would seek to provide the following assurance.

During the Coronavirus outbreak, and for the period of Government required closure of any premises, the following policy operations will apply:

- The unoccupied building conditions within the policy will not apply for any impacted property and we will not be taking any further measures to restrict coverage.
- Should any premises remain unoccupied once any applicable Government restrictions are lifted, we would consider any such property to be subject to the unoccupied building conditions of the policy after a period of 7 days. With this in mind please note the Other Considerations section of the Risk Management advice contained herein as well as advice from your broker.
- Any inspection provisions within the policy are waived during the period of Government restrictions, other than those deemed to be required for statutory purposes.
- If during the Coronavirus outbreak, you repurpose your premises to undertake different activities please contact QBE or your broker to discuss this further.

In consideration of the above, we would also wish to advise policy holders of our best practice risk management advice for temporarily unoccupied premises during the Coronavirus outbreak.

Risk Management Advice

Equipment and Building Utilities

- Ensure all equipment is safely turned off and, in a condition, where it can be left for an extended period without damage or degradation.
- Remove from or drain processing equipment of flammable, combustible or hazardous liquids and materials. These should be appropriately disposed of or stored safely for re-use.
- Isolate electrical circuits where you can (without affecting security, CCTV or fire systems).
- Turn off the mains water supply. Make sure this does not isolate any sprinkler or other fire systems you have.
- Don't worry too much about draining heating or other stored water systems but if possible isolate storage / header tanks from any distribution pipework.
- If it is safe to do so, isolate the incoming gas supply.
- Make a list of all services or other valves you have isolated (and where they are) to ensure you reinstate them all.

Fire Systems/Doors

- Ensure that any fire and/or sprinkler systems are fully operational.
- Carry out a check to ensure that internal fire doors are closed.
- Check that the fire alarm panel is fault free and all fire detection systems are fully operational.

Waste

- Remove all external waste, pallets and empty skips ahead of closing.
- Empty all waste bins and relocate to a secure area, ideally at least 10 metres from the building.
If this is not possible and bins and skips are within 10metres, these should have lockable lids.

Physical Security

- Carry out a check to ensure physical security measures are in place e.g. fences are in good repair, windows are locked and boarded if appropriate, shutters are in place where appropriate, gates and doors are locked, and letter boxes secured closed.
- Shop fronts with no internal or external roller shutters to have shop front displays cleared of stock.
- Make sure your intruder alarm is set and that the remote signalling is in place.
- Ensure sufficient numbers of keyholders are available to respond to an alarm activation within 20 minutes, and any other building management system alarm that may be triggered.

Other Considerations

- It is also prudent to consider the following for any planned longer-term building closure;
 - Awareness of vacant property management companies.
 - Removal of high value or critical equipment to a secure location.
 - Additional building security features (boarding windows etc).
 - Further isolation of building services and draining down of wet systems.
 - Clearly posted emergency contact details.

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