



PROPERTY LOSS CONTROL

Property Loss Control for Idle Buildings

Several factors make vacant and idle facilities particularly vulnerable to loss. During this period of uncertainty and reduced staffing due to the Covid-19 virus, it is especially important to prepare and mitigate the risks that are unique to vacant or idle facilities.

The most common property perils facing a vacant and idle facility include fire, vandalism and inclement weather. While these perils are also present for operating facilities, they are heightened and magnified when a facility is vacant, operating on a skeleton crew, or idled.

The following strategies can help mitigate the risks with vacant and idle plants:

- Ensure Fire Protection Systems are maintained and fully functional. Verify sprinkler control valves are secured in the open position, and fire pumps in automatic setting. The typical service and maintenance activities for fire protection systems should be continued where possible.
- Central station alarm companies and local Fire Departments should be notified when a facility is vacated or idled. The Emergency Response procedures and alarm protocols should be discussed and adjusted to address the lack of on-site personnel.
- Fuel and power should be verified and maintained for any fire pumps and special extinguishing systems.
- Housekeeping conditions should be addressed to eliminate or reduce any unnecessary combustibles in the building. Combustible storage outside the building, such as idle pallets, should be eliminated. Waste receptacles should be emptied and secured.
- Operations involving flammable or combustible liquids should be discontinued, and flammable liquids should be removed or relocated to properly protected areas.
- Steps should be taken to ensure critical machinery is shut down and idled in a safe manner. Equipment manufacturers should be consulted for guidance on long-term shutdown of sensitive machines.
- Building heat should be continued to ensure water systems and other sensitive equipment does not freeze.
- The perimeter building areas and exterior doors should be secured. Personnel with keys and key cards should be reviewed to ensure only designated approved individuals have access to the building.
- CCTV cameras should be verified and/or installed to cover sensitive areas. Remote monitoring should be established by designated facility personnel or Central station alarm companies.
- Building roof areas should be inspected to ensure unnecessary storage is removed from the roof. Building drains and scuppers should be cleaned to ensure effective drainage.



Contact your Hylant Representative to discuss further concerns regarding your property loss control considerations.

The information and concepts provided throughout this document are not intended to express any legal opinion as to the nature of coverage. They are intended to provide a basic understanding of coverages but do not alter any policy conditions. Always refer to your policy(s) for specific coverages, limitations, and restrictions. Any information and concepts outlined are solely for your internal evaluation.