

INSURANCE AND IMPORTANT CONSIDERATIONS FOR UNOCCUPIED PREMISES

Places of worship, like other organisations have closed their building due to the COVID-19 outbreak, whilst insurance companies are generally expecting organisations to temporarily close their premises.

It's important to check with your insurance companies what your policy actually covers, many insurers will not apply the cover restrictions for Unoccupied Premises, others may require you to inform them you've vacated. Therefore, you should confirm with your insurance company what are their requirements.

Whilst your premises is unoccupied/empty there is an increased risk of significant theft and damage. It's important to think about what you can do to reduce the risk of damage or loss, for example, water damage due to a leak.

Where you are able to do so safely and within the current government guidelines there are some precautions that insurers recommend you should take.

Unoccupied Premises Checklist

1. the premises are inspected internally and externally by an authorised person once a week to check the security and general condition;
2. all waste, refuse and other disused combustible materials are cleared from the premises and any grounds adjacent to it;
3. all external doors are securely locked and all opening windows closed and locked (where fitted with locking devices);
4. all tanks and pipes are drained down where and when you are able to do this, and all taps, stopcocks and mains supply valves turned off. If this is not possible, because you need to maintain a central heating system, a minimum temperature of 7°C should be maintained.
5. gas and electricity supplies are switched off unless to maintain a central heating system or existing intruder alarm systems, fire protection systems, CCTV, security lighting or sprinkler systems.
6. all existing physical devices for securing, or preventing access to the buildings must be kept in full and effective operation at all times and to have all keys removed from the locks and kept in a secure place away from the premises.