

Norwich Union Risk Services

Ref No 3010 (v4)

September 2005

Unoccupied Premises

Introduction

Unoccupied premises are an inevitable feature of the property market. Evidence shows that the prospect of damage or injury arising from empty buildings is high, even if only temporarily vacant, e.g. prior to sale or refurbishment.

Hazards

Each year there are around 9000 fires in empty buildings. Other common problems include theft of contents or fixtures, vandalism, fly tipping and occupation by squatters or travellers. Empty buildings are also at risk of water damage due to inadequate maintenance/repairs, especially when coupled with infrequent site visits.

Owners have a legal 'duty of care' to third parties. Such as authorised people entering the premises, whether they are employees, estate agents, surveyors, buyers, etc or even trespassers - including children who may simply use the area as an unofficial playground.

Assessing the Risks

In broad terms, there are three types of Premises:

- Town Centre and Retail Premises
- Empty Industrial Buildings
- Empty Dwellings.

Not all unoccupied premises are equally vulnerable. Industrial buildings may pose the highest risk and empty dwellings the lowest. However, this may not always be the case. To assess risk you need to consider:-

Locality

- What is crime like in the area?
- Who is site likely to attract? e.g. youths, vagrants or squatters.
- Is the site secluded or isolated?
- What is in place to deter access or entry? e.g. lights, fencing, nearby occupancy.

Management

Make someone responsible for the premises and that they ensure:-

- Routine inspections are carried out.
- Graffiti and 'fly' posters are removed.
- Keys when issues are recorded and controlled.
- Appropriate services are turned off.
- Police or planning authorities are informed as necessary.
- The site displays a 'cared for' appearance.
- Insurance arrangements are in place and any requirements observed.

Premises – Security

Consider adequacy of or need for the following:-

- Perimeter fences/gates.
- Doors, windows and any other accessible openings, e.g. roof lights and hatches.
- An intruder alarm.
- Manned or mobile guarding.

Premises – Fire

Fire risks can be minimised by ensuring:-

- Removal of all rubbish and other combustible items (internal or external).
- Letterbox secured closed.
- All but essential gas and electrical supplies are turned off.
- Continued operation of any sprinkler system.
- Continued operation of any fire alarm.
- Controls are placed on work by contractors.

Premises – Health & Safety and Public Liability

Consider the risk of injury to third parties, e.g.-.

- Broken, weak or loose walls.
- Piles of rubble, rubbish, glass.
- Protruding nails and jagged edges.
- Risk of falling objects from roofs or other overhead structures.
- Ease of access onto roofs.
- Are the roofs made of light sheeting through which people could fall?
- Will visitors need torches?
- Should visitors enter alone?
- Are there missing or damaged stairs, rails, and floors?
- Is there any live exposed or damaged electrical wiring or fittings.
- Will guards or other authorised users need access to basic welfare facilities such as water, toilets, lighting and heating?

How to Protect Premises

The general principles for securing empty premises follow those for any building; that is reduce the level of attraction, deter entry, and deny entry, if it occurs, detect entry - ideally ensuring a suitable response is made. Some points to consider are:-

Perimeter Fencing and Lighting

Adequate fencing and gates not only mark the boundary but also ensure access is restricted. Good perimeter fencing is especially important if the buildings within the site cannot be effectively secured.

Overnight or movement activated lighting should be considered a useful adjunct to any perimeter protection, as it creates a feeling of vulnerability for any criminal or other trespasser.

Windows

Windows are the most common entry point into buildings for criminals and are also the item most

vulnerable to vandalism. If not repaired, broken windows can encourage further vandalism and also result in water entering to create further damage.

'Boarding up' is a recognised means of protecting vulnerable windows and can take the form of timber boards or removable steel mesh screens. To ensure adequate security and minimal damage use of competent contractors to carry out this work is advised. Many such firms also offer a useful 'out of hours' emergency service for repairs.

Doors

External doors come in many types and sizes, but whatever their type should be in good condition, well secured to their frames (and the frame to the building) and be fitted with good quality locks or padlocks.

Unless an adequate form of site monitoring and response is available, any internal doors should be left unlocked to minimise damage resulting from forcing open to gain further access, in the event of a break in.

Intruder Alarm

If it already exists, any intruder alarm should be kept operational. Installing a conventional new intruder alarm will usually be uneconomic, but temporary alarms specifically designed for empty buildings are available at modest cost.

The effectiveness of any type of alarm depends on its capacity to ensure a response is made to any activation. Sometimes an audible alarm might be able to provide this, e.g. if the premises have residents nearby or security guards at an adjacent site, who have agreed to call your keyholders. However, it is preferable for an alarm to be provided with signalling to a remote monitoring centre, who can then take agreed action.

The use of alarm companies recognised by one of the alarm inspectorates, i.e. the NSI or SSAIB, will ensure that adequate standards are observed.

Manned Guarding

Whilst expensive, site guarding can provide the best temporary solution for extensive or high value premises, especially in vulnerable areas.

Use of companies recognised by the NSI or SSAIB will ensure adequate standards of staff vetting, security procedures and record keeping is observed. Note, the use of guard dogs must comply with legal requirements and mobile patrols are of limited benefit unless very regular.

Closed Circuit Television (CCTV)

A CCTV system may deter casual trespass but unless monitored live from another location is likely to be of limited benefit. Installing a new system will usually be uneconomic but in some cases coverage of the premises may exist, or could be temporarily provided at nil or modest cost, by an existing nearby system, e.g. a town centre system.

Fire Alarm

If already in place, it should be retained, maintained and ideally be provided with remote signalling.

Sprinkler Protection

Retain where practicable, protect from frost (if necessary), maintain and ensure it is provided with remote signalling. Otherwise drain and isolate water supplies.

Denial of Fuel

Remove all contents, rubbish, and combustible material from inside and outside. Purge all fuel tanks. Secure letterbox to stop unwanted 'posted' items.

Services

Water to be drained down, gas isolated and electricity turned off unless essential for maintaining heating, fire protection or alarms.

Contractors

Check areas that contractors have been working in at the end of each day and when work completed.

Insurance of Unoccupied Premises

It is important that you:

- Notify your insurer when the premises become unoccupied.
- Understand any restrictions of cover.
- Comply with any requirements or conditions, e.g. re: inspections, services, security, etc.

Key Action Steps

- Assess the premises and location risks.
- Review your arrangements for Security, Fire, and Health & Safety to minimise the risks.
- Ensure your control measures are maintained.
- Comply with any legal/insurance requirements.
- Take advice from and use only contractors experienced in this specialised area of activity.

References

Code of Practice for the Protection of Unoccupied Buildings. 1995. Fire Protection Association
BS3631: Specification for Thief Resistant Locks.
BS7499: Manned Security Services Part 1:1991
The Occupiers Liability Acts 1957 and 1984
The Guard Dogs Act 1975.
The Health and Safety at Work Act 1974

Sources of Further Information

Arson Prevention Bureau: 51 Gresham Street, London EC2V 7HQ Tel 020 7216 7474
Fire Protection Association Tel 020 7902 5300
The National Security Inspectorate (NSI)
Tel 0870205 0000 or www.nsi.org.uk
The Security Systems Alarm Inspection Board (SSAIB) Tel 0191 296 3242 or www.ssaib.org

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Norwich Union Risk Services operates a Risk Helpline during normal business hours for the cost of a local telephone call. The telephone number is:

0845 366 66 66

www.nu-riskservices.co.uk