

Unoccupied and vacant property

Ensure you have the correct insurance cover

If you own a property which is likely to be vacant for any longer than thirty days, it is extremely important to maintain your insurance cover with dedicated unoccupied property insurance. Unoccupied properties are considered a greater risk by insurance companies as they are often left unchecked for significant periods of time. This increases the likelihood of vandalism as well as internal issues such as water leaks and electrical faults. It also increases the need for exactly the right type of cover when there are so many problems which could arise.

An important factor to bear in mind is a consequence of the occupiers liability Act 1957, which makes the owner of a vacant property legally liable for any death or injury to visitors or trespassers on the property. Owners owe a duty of care to ensure vacant premises are well secured and prevent access to children. This ensures the absolute necessity for liability insurance.

Even with vacant property insurance you should still limit the risks.

Steps you can take to minimise the risks when a property becomes unoccupied:

- Remove any items of value from the site
- Turn off all mains services - with the exception of the electricity supply, required to maintain a fire alarm and/or intruder alarm.
- Ensure the removal of all flammable and combustible materials such as floor coverings, furniture etc.
- The water system should be completely drained, however it may also be necessary to maintain water supplies if a sprinkler system is installed.
- Letter boxes should be sealed up and measures taken to prevent the accumulation of mail.
- Buildings should be secured by closing and locking doors and setting intruder and fire systems.
- Accessible windows should be fitted with security grilles, as opposed to 'boarding up' which attracts attention to the site's vacancy.
- Make the empty building look like it is inhabited. Small investments such as light timer switches, cutting the grass and clearing any post really do make the difference.

Source: <http://www.propertycoverplus.com/unoccupied.html>