

CHECKLIST

UNOCCUPIED COMMERCIAL PROPERTY

Presented by KRG Insurance Brokers

In response to the COVID-19 pandemic, many employers across Canada have had to either temporarily close their business doors or transition to a telecommuting program, leaving their commercial property unoccupied. However, unoccupied properties are more susceptible to vandalism, theft, undetected structural failures and property damage. Utilize this checklist to keep your unoccupied commercial property protected during the COVID-19 pandemic.

Risk Assessments and Response Plans	COMPLETED
Complete a risk assessment that considers any additional risks resulting from your property being unoccupied. Notify your insurer and local authorities of these additional risks.	<input type="checkbox"/>
Establish an unoccupied property emergency response plan. Consider how long it will take for emergency services to arrive on your property in the event of a disaster.	<input type="checkbox"/>
Evaluate the crime risk of your unoccupied property's location. Determine which property features (e.g., equipment or furniture) are most likely to be targeted by criminals.	<input type="checkbox"/>
Implement appropriate measures to deter potential criminals. Consider asking local authorities to closely monitor your property if the location has an elevated crime risk.	<input type="checkbox"/>

Alarm Systems and Security Measures	COMPLETED
Keep all smoke detection, fire alarm, sprinkler and security systems active.	<input type="checkbox"/>
Continue monitoring the fire alarm and security systems from a remote location, if possible.	<input type="checkbox"/>
Continue conducting routine maintenance on all detection, alarm and security systems to ensure effectiveness, if possible.	<input type="checkbox"/>
Keep all exterior doors locked. Update locks when necessary.	<input type="checkbox"/>
Remove trees, hedges or shrubs to ensure the property stays visible and appears occupied.	<input type="checkbox"/>
Consider adding perimeter fencing and security lighting around the property's exterior.	<input type="checkbox"/>
Seal all property mailboxes and have post redirected to an occupied location, if possible.	<input type="checkbox"/>

This checklist is of general interest and is not intended to apply to specific circumstances. It does not purport to be a comprehensive analysis of all matters relevant to its subject matter. The content should not, therefore, be regarded as constituting legal advice and not be relied upon as such. In relation to any particular problem which they may have, readers are advised to seek specific advice. Further, the law may have changed since first publication and the reader is cautioned accordingly. © 2020 Zywave, Inc. All rights reserved.

Hydro Services	COMPLETED
Disconnect any unnecessary hydro services while your property is unoccupied.	<input type="checkbox"/>
Keep the property heating and ventilation systems active, but at a minimum. Temperature controls should be set between 7-12 C.	<input type="checkbox"/>
Shut down any hazardous hydro services that require human supervision for safe operation.	<input type="checkbox"/>
Drain down any and all oil tanks on the property.	<input type="checkbox"/>
Drain down any and all water tanks and pipes on the property.	<input type="checkbox"/>

Property Maintenance and Inspections	COMPLETED
Remove any unnecessary contents from the property, both internally and externally.	<input type="checkbox"/>
Remove all waste and combustible materials from the property's exterior. This includes leaves and debris within gutters and drains.	<input type="checkbox"/>
Ensure that any combustible materials located within the property are stored safely.	<input type="checkbox"/>
Consider the level of waste buildup that accumulates over time on the property. Institute a proper protocol to regularly remove waste if waste removal services aren't available.	<input type="checkbox"/>
Ensure that there are no spills or leaks on the property.	<input type="checkbox"/>
Inspect the property's roof for potential damage or seasonal concerns, such as animal infestation, waste buildup, mould, mildew or deterioration. Make repairs if necessary.	<input type="checkbox"/>
Be sure that all essential property features and systems are physically intact and in proper working order, both internally and externally.	<input type="checkbox"/>
Inspect the property to ensure there are no unsafe conditions present. Remedy any unsafe conditions immediately.	<input type="checkbox"/>
Continue to regularly inspect and conduct necessary maintenance on the property as much as safely possible (ideally once a week).	<input type="checkbox"/>

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