

A loss prevention checklist for owners of unoccupied buildings.



Vacant buildings can deteriorate quickly and become targets for theft, vandalism, malicious mischief and arson. In fact, the National Fire Protection Association (NFPA) reports that in a recent four-year period, U.S. fire departments responded to an estimated average of 31,000 structure fires in vacant buildings, resulting in \$642 million in direct property damage per year.¹

Limit access to your vacant building to authorized company personnel.

What's the risk to your business?

If you own or manage an unoccupied building, you need to be aware of the heightened liability exposure you face any time a person enters the premises without permission. Plus, if your building is a source of problems for surrounding business owners, a lawsuit against you might be their solution.

Complete this vacant-building checklist to reduce your exposure to loss.

If you own a building that is now vacant or will become unoccupied for some period of time:

- Notify your insurance agent, who will contact Nationwide® to tell us of the building's unoccupied status
- Alert local police, your alarm monitoring company and your local fire department
- Secure the entire property, including all doors, windows and roof access panels



¹ *Vacant Building Fires*, Marty Ahrens, NFPA Fire Analysis and Research (4/09).

- Limit access to your vacant building to specifically authorized company personnel
- If your property is protected with an automatic sprinkler system, continue compliance with National Fire Protection Association (NFPA) 25: Standard for the Inspection, Testing and Maintenance of Water-based Fire Protection Systems
 - NFPA 25 requires that all fire protection systems, including the alarm signaling system(s) and their monitoring services, should remain in service to ensure a reasonable degree of protection for life and property.
 - All automatic sprinkler control valves should be chained and padlocked in the open position.
- Set the building's temperature at a minimum of 40 F for wet pipe fire protection systems, and monitor the heating system to ensure the temperature drops no lower than that
- Keep all fire doors in the closed and latched position and periodically inspect them to ensure they are working properly
- Remove all flammable and combustible liquids from the building, or place them within a flammable liquids storage cabinet or room
- Shut down and disconnect all unnecessary utilities, including electric, natural gas and water
- Remove all waste products from the building, such as trash, combustible materials, machinery and compressed gas cylinders
- Remove any materials located in outside storage areas near the building, or relocate them to a minimum of 50 feet from the building
- Prearrange with designated individuals or service providers to be available to assist in emergency situations, such as fires, boiler shutdown, low temperature alarm and snow removal
- Conduct regularly scheduled building inspections to monitor the condition of the property and its systems



Conduct regular inspections to monitor the condition of the building and its systems.

Providing solutions to help our members manage risk.SM



For your risk management and safety needs, contact Nationwide Loss Control Services: 1-866-808-2101 or LCS@nationwide.com.