



Vacant Property

Idle or vacant properties present a higher level of exposure from almost all the perils insured by a fire policy. Particular concerns are increased exposures from fire, theft and vandalism. Because of these increased exposures, a minimum level of protection and supervision are recommended to protect your interests. These guidelines can also be used when just a portion of a building is vacant and there are no prospects for immediate occupancy.

Visits to Premises

- ✓ Minimum visits to the location should be made per the frequencies outlined in your policy.
- ✓ Prior to entering the dwelling, a complete tour of the exterior of the dwelling should be completed, noting any vandalism or attempts at entry into the property.
- ✓ All combustibles should have already been removed from the exterior of the dwelling to reduce the potential for fire due to vandalism. If it appears entry has been made, the local police department should be contacted prior to entering the home to complete the tour.
- ✓ It is important the visits be thorough and documented and not just a drive-by which will not reveal the conditions inside the dwelling.
- ✓ The interior tour of the dwelling should include all areas
- ✓ If the roof is accessible, it should be included in the tour to evaluate any potential exposures. These conditions can include clogged roof drains, rooftop structure damage from recent storms, vegetation growth on the roof, or evidence of unauthorized access via roof hatches, skylights or stairwell doors.



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These complete buildings surveys should be supplemented by more frequent exterior drivebys conducted by a leasing agent or property manager where there are high concerns with vandalism or where signs of vandalism or attempted entry are noted. In most communities, the local police department include these dwellings in a night tour if notified of a concern. Any deficiencies noted should be promptly, if not immediately, corrected and documented. [Records of dwelling visits should be kept and available for review](#)

Utilities

All utilities not necessary for protection or security, as noted below, should be turned off in the building. Of particular importance is electricity for all but heating, alarm and security systems, all incoming gas supplies, and domestic water supplies. It is of particular importance to not only shut off the water, but drain the water system at the lowest point of the building and add anti-freeze to all plumbing fixtures (sinks, toilets, etc.) to avoid freeze-up of drain traps.

Security

As a minimum, all points of entry including doors and accessible windows should be secured with deadbolt locks or the equivalent. Overhead doors should have locks placed through the rails.

