



# Coronavirus Response

## Unoccupied premises, due to COVID-19 restrictions – unoccupancy definition extended to 90 days

Temporary business closures have increased the number of buildings which are unoccupied. These are normally at much higher risk of damage/loss than when occupied, from water damage, arson, theft etc.

The standard AXA policies would define a building as unoccupied if empty, or not being fully utilised for business purposes, for a period in excess of 30 days (please check policy wording for full details).

In response to the situation we initially supported our existing customers if they had to close their businesses due to the Covid-19 lockdown, by extending the unoccupancy definition from 30 to 60 days, from the 16th March, when many businesses began to close.

Given that many sectors of the economy remain in some form of lockdown and that this looks set to continue for some time to come, we are pleased to confirm that we will continue to support our existing customers, who are temporarily closed as a result of the Covid-19 lockdown, by extending this initial 60 days to 90 days, up to and including the 15th June.

Please be aware that this does not apply to existing customers if they had unoccupied premises prior to the 16th March, or to businesses which have permanently closed and will not be reopening. Please refer to your local underwriting contact point if you are in any way unsure as to what policy conditions apply in this instance.

We have also extended the unoccupancy definition on a selective basis to some new customers. Where this has been offered the definition will also automatically be extended up to and including 15th June. Your local underwriting contacts will be able to confirm where this applies.

We also continue to offer our best practice protocol on the management of unoccupied premises to support our customers in protecting their assets during this challenging time.

## Risk management measures

Where premises do become vacated we would recommend the following actions, and that you always speak to an AXA underwriter if there are specific circumstances that make the recommendations unachievable.

All activities must only be undertaken in line with the current guidance issued by HM Government.

[www.gov.uk/coronavirus](http://www.gov.uk/coronavirus)

Further guidance can also be found at:

[www.abi.org.uk/products-and-issues/topics-and-issues/coronavirus-qa/](http://www.abi.org.uk/products-and-issues/topics-and-issues/coronavirus-qa/)

- Site Security – check perimeter fences and gates are in good state of repair and operational.
- External lighting – check lighting and that any associated movement sensors are operational.
- Building Physical Security – check that window and door locks, and any security shutters, are operational. The use of external key safes should not be used.
- Access Control – check to ensure this is operational and maintained.
- CCTV – check to ensure this is operational and maintained, including recording and any remote monitoring.
- Intruder Alarm – check to ensure this is fully operational and maintained, including offsite remote monitoring. Any reduction in Police response or keyholder availability needs to be advised to us.
- Where no CCTV or Intruder Alarm exists, consider temporary systems – we've arrangements in place with First Response Group to assist. ([axa@firstresponsegroup.com](mailto:axa@firstresponsegroup.com) or 03300 415 008)



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- Automatic Sprinkler protection – this should remain fully operational and maintained. Weekly testing should continue, with guidance sought as to whether this can be supported whilst adhering to social distancing.
- Automatic Fire Alarm – check to ensure the system is fully operational and maintained, including offsite remote monitoring.
- Fire doors – ensure all internal fire doors and shutters are closed.
- Letterboxes should be sealed.
- Where large car parks are vulnerable to incursion and potential fly-tipping, additional denial of access security measures should be considered, including provision of 4.5 ton concrete blocks – we've arrangements in place with First Response Group to assist ([axa@firstresponsegroup.com](mailto:axa@firstresponsegroup.com) or 03300 415 008).
- Inspections – where the site is operational with limited staffing, an inspection should be carried out at the beginning and end of the working day. Where the site is temporarily closed, where possible arrangements should be made for a weekly internal and external site inspection, with guidance sought as to whether this can be supported whilst adhering to social distancing.
- Waste – internal and external waste to be removed from site with external storage located a minimum of 10m from the building.
- Utilities (electrical, water, heating) – shutdown and isolate / drain any non-essential utility services that are not required for operational reasons, maintaining minimum temperatures to prevent freezing, or for protection.
- Unattended Processes – other than unattended processes already notified to AXA, other processes or machinery should not be run unsupervised. Where this needs to be considered, please supply details to us.
- Hot Work – non-essential hot work activity should cease unless a continuous fire watch can be maintained during and for at least 1 hour after the work ceases.
- Maintenance – the ongoing planned preventative maintenance regimes should continue especially for critical plant and machinery, utilities and protection equipment.
- Adjustment to maintenance or servicing may be appropriate (i.e. increased time between kitchen extract duct cleaning due to less use).
- Tenants should be advised to contact their own business insurers to understand any specific measures that they wish to be taken.
- No money should be left on the premises unless kept in an approved safe.

Trade specific guidance is also available.