

Vacant and Unoccupied Building Security

Vacant and unoccupied buildings are particularly prone to vandalism, theft, fire and water damage and as a result pose a high risk exposure. When your entity acquires a vacant building or owns a building that becomes vacant, notify Trident's underwriting department to discuss coverage options.

Vacant Buildings

- Do not contain contents related to the operations customary to the occupancy of the building. Vacant buildings are not occupied by any employees and are not used for municipal purposes.
- In many cases have been obtained as a gift, through tax acquisition or during a land purchase.

Unoccupied Buildings

- Are structures that are not occupied on a daily basis but may be used regularly.
- Typically are used for storage or seasonal purposes.

The Importance of Inspections and Security Controls

Inspect vacant and unoccupied buildings at least monthly and promptly address any corrective actions noted.

- Post signs around the property with emergency contact information.
- Notify the fire department of the vacant building's location, building plan, chemical inventory (if applicable under Community Right-to-Know Act requirements) and information on existing fire and security measures.
- Use the sample checklist below to ensure vacant buildings are protected.



Vacant and Unoccupied Building Security Controls Checklist

TARGET ISSUE	YES	NO
Is adequate exterior and interior lighting in place, with burned-out bulbs being replaced promptly?		
Is the facility equipped with security and fire alarm systems that are in operation?		
Is the fire and security equipment in the building maintained, regularly tested and activated?		
Are police/security patrolling at least once or twice per week?		
Are surveillance cameras recording at access points?		
Are doors locked/padlocked and secure, and tested regularly?		
Are windows locked?		
Are windows on the first level boarded up?		
Have attractive nuisances been removed or securely fenced (e.g. play and sports equipment)?		
Is the building's heat maintained to a temperature of 90 degrees Fahrenheit in summer and 60 degrees Fahrenheit in winter?		
Is the building equipped with fencing or lockable gates to prevent unauthorized access?		
Is there a sign posted on the building with contact information (department and telephone number) for notification in case of emergencies?		
Is there a procedure for notification of a named authority in case of any unusual or serious security incidents or emergencies?		
Is grass mowed regularly to maintain clear sight lines?		
Is trash or debris removed regularly to discourage pests, maintain sight lines and maintain aesthetics?		
Have the heating and plumbing lines been drained to prevent pipe freeze-ups?		
Are there any signs of water damage?		
Are there any significant loss exposures from adjoining premises?		
If the above answer is "yes," are controls in place to reduce the exposure?		

Needed actions:

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