

Loss prevention standards

Unoccupied Premises

Properties may become unoccupied for a number of reasons, such as awaiting sale or new occupants. It is essential to assess the hazards this presents and implement measures to help reduce the potential for loss or damage.



Unoccupied Premises



Introduction

Robust management procedures and controls must be put in place for unoccupied premises, including regular internal and external inspections, a scheduled maintenance programme and security to prevent unauthorised access – ideally in advance of the premises becoming vacant. The external appearance and management of grounds should be kept in good order to prevent unwanted attention from thieves, malicious persons, vandals, fly tippers or squatters.



Understanding the Hazards

Fire

Unoccupied properties are more vulnerable to damage than similar occupied premises, even if the vacancy is for a short period. Every year there are thousands of fires in empty buildings, some of which weaken the infrastructure, causing loss of structural integrity and eventual collapse.

Many fires are started deliberately by malicious persons, often at night. Arsonists often use combustible materials in the vicinity of the premises as fuel for a fire. Multiple sites of ignition involving accelerants such as petrol will enable a fire to develop quickly and spread rapidly throughout a site.

Unoccupied buildings may also attract homeless persons as a place of shelter, who could start fires as a means of keeping warm. However, even these small fires may get out of control, especially if there is a nearby source of fuel such as furniture or other combustible contents or waste.

Theft and Malicious Damage

High scrap metal prices have increased thefts of non-ferrous metals, with unoccupied premises particularly vulnerable to this type of risk. However, this type of theft can be difficult to detect, sometimes only becoming apparent upon inspection or use of the property. Simply replacing non-ferrous metals after a strip-out can cost hundreds of thousands of pounds and is likely to result in a repeat incident.

Unoccupied sites may also be used for dumping commercial and trade waste. Organised groups of fly tippers have been known to target larger premises with easy access to dispose of waste on an industrial scale. Interlocked concrete blocks sited at strategic points can obstruct large commercial vehicles from entering the site and deter this practice.

The unauthorised occupation of vacant sites by travellers and squatters has been an issue for a number of years. However, following introduction of the Legal Aid, Sentencing and Punishment of Offenders Act 2012 in England and Wales, which meant that residential squatting became a criminal offence, focus has shifted to commercial premises squatting, which the law has failed to keep pace with.

Evicting unauthorised occupiers of non-residential premises is a demanding process, which may result in a legal challenge. Once access has been gained to the inside of a commercial building, a Court Order is required for eviction. Without proper health and safety checks, the property owner may be held liable for injuries or deaths that occur.

Vacant offices or warehouses may even be targeted for illegal raves.

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Water Damage

Unoccupied properties are more susceptible to damage from water ingress, burst water pipes and flooding. These incidents can go undiscovered for some time, so it is essential that unoccupied premises are inspected both internally and externally for damage at least every seven days.

Escape of water from a burst pipe, or theft of water apparatus, can cause significant property damage if the valves are not isolated and the systems drained. If mains water supplies remain turned on during the colder winter months, pipes can burst when the water inside them freezes.

Poorly maintained or damaged roofs are likely to result in water ingress. Flooding from coastal or river water, blocked sewers or soil stacks can result in contamination and expensive clean-up costs.

Legal Liability

Property owners have a legal duty of care to third parties through the [Defective Premises Act 1972](#) and the [Occupiers Liability Act 1984](#). This includes a duty of care to authorised and invited persons such as surveyors, contractors, estate agents and buyers, but also trespassers. It is important to review health and safety and environmental risk assessments at the earliest opportunity, taking the unoccupied status of the property into consideration.

Assessing the Risks

Several factors can influence the vulnerability of an unoccupied building and should be considered in assessing the risks.

Locality

- Are there high levels of crime in the area?
- Is the site likely to attract people such as youths, travellers, or squatters?
- Is the site secluded or isolated?
- What is in place to deter access or entry to the site, such as lights, fencing, or nearby occupancy?

Security

- Are perimeter fences and gates intact, with no breaches?
- Is access to the site controlled for unauthorised vehicles?
- Do doors, windows and any other accessible openings such as roof lights and hatches have suitable locking mechanisms? (Additional security measures may be required, depending on the length of unoccupancy, location, and presence of manned guarding.)
- Is there a fully operational intruder alarm with remote signalling to a permanently occupied location/Alarm Receiving Centre (ARC)?
- Is the site covered by a fully operational, permanently monitored CCTV installation?
- Is there a 24-hour presence such as manned guarding?
- Have all items of value been removed from the property?

Fire Risk

- Are there any skips, bins or combustible items close to the building?
- Does the building have any combustible contents such as flammable liquids or waste?
- How far away is the nearest wholetime fire brigade?
- Is there an automatic fire alarm that includes remote signalling to a permanently occupied location/ARC?
- Is there an operational sprinkler system with remote signalling on activation to a permanently occupied location/ARC?
- Are controls placed on work carried out by contractors?
- Are all yard areas secure and free from combustible materials, including foliage?

Health and Safety

- Are there any broken, weak or loose walls, masonry or roof slates?
- Is there any rubble, or piles of rubbish on the site?
- Is there any broken glass on the ground, or glass shards in frames?
- Are there any protruding nails or jagged edges?
- Is there easy access onto roofs that trespassers could fall from?
- Are roofs made of thin or light sheeting through which people could fall?
- Is there an absence of natural light or artificial illumination?
- Are there any missing or damaged stairs, rails, or floors, or any holes or unprotected shafts?
- Is there any exposed or damaged live electrical wiring?
- If the electrics remain operational, have they been inspected/tested by a competent electrical contractor?
- Have arrangements been considered for any lone workers on site?
- Are basic welfare facilities available for authorised visitors?
- Have any asbestos-containing materials been disturbed, or asbestos fibres released in older premises?
- Have potential health risks associated with stagnant water, such as Weil's disease, been risk assessed?
- Have oil tanks been drained, and other sources of fuel removed from the site?
- Have all sources of potential pollution been removed from the site?

Controlling the Hazards

Management Procedures

The property owner could appoint an agent or individual to be responsible for the premises, who should ensure that:

- Weekly internal and external inspections are carried out by a competent individual, and a log maintained
- Upon completion of an inspection, the premises are secured, and any security and fire protection systems remain operative
- Any damage identified is reported immediately, and remedial action taken
- Any graffiti or fly posters are removed promptly
- Issued keys are recorded and controlled, and lost keys are reported immediately
- Appropriate non-essential services are turned off other than where required for heating, fire protection systems, alarms, and CCTV
- Police, fire brigade and local planning authorities are kept informed as necessary
- The site appears well maintained and cared for, rather than vacant
- External yards do not contain combustible materials
- Insurance arrangements are in place, insurers are notified of any change of occupancy, and any insurance requirements observed

Security and Fire Protection Measures

It is important to review the security of the premises in preparation for the property becoming unoccupied. Existing levels of security may not be adequate for the new circumstances.

Perimeter Security

Installing a good level of security within a building will reduce the likelihood of unauthorised entry by thieves, malicious persons, or other trespassers. Perimeter fences, walls and gates provide the initial line of defence, so they should be robust and of sufficient height, for example, a 2.4m-high steel palisade or weld mesh fencing installed in accordance with BS 1722 Parts 12 and 10. Gates should be secured using good quality padlocks, such as those conforming to BS EN 12320 Grades 5–6.

Physical Security

The number of building entrances should be kept to a minimum. All openings such as doors, windows and rooflights should be adequately secured using good quality locks – consider changing these if the premises have been vacated by a tenant. Gaps beneath external doors should be as small as possible and sealed to prevent lighted materials from being pushed underneath.

For long-term vacant premises, consideration should be given to the fitting of galvanized steel security screens or boarding, secured to the building with tamper-resistant screws or bolts. These create a physical barrier and fortify vulnerable doors, roof lights and windows, protecting them from vandalism.

Letterboxes integral to the building should be sealed, ideally with a metal plate and tamper-resistant security bolts, to prevent the accumulation of junk mail and lighted materials from being pushed through. Mail should be redirected to another location.

Security lighting can provide a deterrent against intruders. Vandal-resistant lighting should be installed in strategic positions around the premises, especially in vulnerable locations, to establish well-lit external areas.

Intruder Alarm Protection

An intruder alarm system provides both a deterrent and an early warning of intrusion. The supply, installation and maintenance of the intruder alarm should be undertaken by a company approved by a UKAS-accredited certification body, such as the National Security Inspectorate (NSI) or the Security Systems and Alarms Inspection Board (SSAIB). The intruder alarm installation should comply with BS EN 50131-1.

Activation of the alarm should be remotely notified, using a secure monitored connection, to an ARC approved and certified by a UKAS-accredited certification body.

CCTV Surveillance

CCTV camera systems can both detect and deter intruders, offering protection against potential arsonists. Cameras should be positioned to cover all vulnerable areas, with suitable lighting provided, especially during hours of darkness.

If the premises do not have a 24-hour presence, CCTV systems should be monitored remotely to enable a prompt key-holder response following detection of any intruders. The system should comply with BS 8418 - Design, Installation, Commissioning and Maintenance of Detection-Activated Video Surveillance Systems (VSS).

Guard Services

Contracted security guards should hold a security licence issued by the Security Industry Authority (SIA). A permanent guarding arrangement – 24 hours a day, 365 days a year – is preferable to mobile patrol services. Records and auditing should be maintained for:

- All inspections and patrols
- Contract personnel operating and any visitors
- Any incidents or actions affecting the security or safety of the building
- The issue and return of keys

Fire Detection and Protection Systems

A remotely monitored automatic fire alarm detection system can provide early discovery of fire, minimise damage, and deploy fire prevention measures such as automatic sprinklers and fire shutters.

The fire alarm system should conform to BS 5839 Part 1: Category P1 to provide the highest level of property protection. Fire detectors should be installed throughout all areas of the building, except small, low-risk areas as specified in BS 5839. The system should be designed, installed, commissioned and maintained in accordance with a suitable third-party certification scheme, such as LPS 1014, operated by the Loss Prevention Certification Board (LPCB).

Any automatic sprinkler systems – and remote alarm systems connected to them – should remain fully operational, tested, serviced and maintained as required. If the sprinkler installation is permanently charged with water, any heating system should remain operational and set to frost-stat control to maintain a minimum temperature of 4°C at all times.

General Guidance

Metal Theft

Lead flashing, copper roofs, guttering and down pipes are common targets of metal theft. Installing barbed wire along roof edges and painting down pipes and roofing with non-setting paint, sometimes called ‘anti-climb paint’, can hinder access. For legal liability, these security measures should be installed above 2.5m in height with suitable warning signs displayed.

After any theft or during refurbishment works, replace metal roofing or flashing with materials unattractive to thieves, such as coated steel sheet, glass reinforced plastic (GRP), non-lead flashing or bitumised felt. Some of these materials are combustible, so consult with your insurer first. If a building has reached the end of its serviceable life and plans are made for mothballing or, ultimately, demolition, the early removal of non-ferrous metals could reduce its attractiveness to thieves.

A forensic marking compound can be easily applied to any remaining metal fixtures. After bonding to the surface, it is difficult to remove and is detectable under ultraviolet (UV) light and can be analysed to reveal a registered source address. Display notices or window stickers stating that items are security marked can deter thieves.

The police are alert to the problem of metal theft, and many forces have special units or operations targeting this issue. Many reputable scrap dealers are assisting the police by using UV lights to check scrap metal for forensic marking. However, even if stolen metal is recovered, the police may be unable to successfully prosecute those in possession of it or return it to its rightful owner without proof of ownership. Consider using non-drying forensic gels or greases that transfer and stick to thieves handling marked items, and taking photographs of historic items. Photographs can also help with restoration or establishing the value of an item.

Key Boxes

Entry keys are sometimes stored in key boxes positioned on the outside wall of a property, allowing various parties access without the need to collect keys from a central point or provide duplicate keys to each party. In addition to a set of keys, key boxes can hold intruder alarm un-setting devices or alarm codes to the premises.

The use of key boxes has spread to the commercial sector from the domestic, where they have been used for many years to permit professional services such as carers into the homes of elderly and disabled people. However, these properties are occupied, which is not generally the case with commercial premises.

Key boxes are typically located on the external face of a building, often with bolts or screws, providing a visual attraction to potential intruders. Whether attacked and opened on site or removed and opened away from the premises, once criminals have access to the keys, they can gain rapid unforced access to a building. If criminals also gain possession of the alarm un-setting device from the key box, they can also turn off the intruder alarm. For this reason, leaving an alarm un-setting device on site in a key box may be a breach of an insurance policy's intruder alarm condition.

Most site key boxes are not tested or certificated to any recognised standards. The main standard for third party certification is LPS 1175, but only a small number of companies currently provide a key box tested to this standard, and then only at Security Rating Level 1, which provides an attack resistance of just one minute. In any event, the overall security of key boxes is as likely to reflect the type of surface it is affixed to as the box itself. With most key boxes opened via a code lock, it is possible for operating codes to become insecure, or for code information to be illicitly obtained and passed on by staff.

Property Guardians

As property guardians are not regulated or adequately controlled, they are not considered to be an appropriate alternative to a professional onsite security presence. Aviva does not recognise this as a form of protection and would still deem a property to be unoccupied.

Specialist Partner Solutions

Aviva Risk Management Solutions can offer access to a wide range of risk management products and services at preferential rates via our network of Specialist Partners. These include:

Orbis Protect Ltd

With over 30 years of experience in vacant property protection and management, Orbis provide national coverage delivered by local teams. Their range of services includes commercial real estate, social housing, listed properties, building sites and open spaces. [Click here](#) for further details.

VPS

VPS secure, maintain and manage property across a wide range of customer and industry sectors, providing risk management and security solutions on property and construction sites nationwide. [Click here](#) for further details.

Secom

Secom specialise in tailored security solutions for intruder alarms, CCTV and access control systems, plus keyholder response, maintenance and monitoring services. [Click here](#) for further details.

Selectamark

Selectamark is a leading supplier of security marking and asset identification solutions to deter theft and help recover stolen property. They are a member of the British Security Industry Association and hold ISO 9001, ISO 14001, and ISO 27001 accreditations. [Click here](#) for further details.

Vigilance

Vigilance will conduct a professional security risk analysis and adopt a blended approach to the delivery of vacant property security services. Their solutions include a Security in Residence service provided by licensed operatives, supported by IoT surveillance camera technology. [Click here](#) for further details

For more information please visit: [Aviva Risk Management Solutions – Specialist Partners](#)

Summary

- Assess the premises and location risks
- Review arrangements for security, fire, and health and safety, to minimise the risks
- Ensure control measures are maintained
- Comply with any legal or insurance requirements
- Use only specialised and experienced contractors

Checklist

We've provided a generic Unoccupied Premises Checklist, which you can tailor to your own organisation, in Appendix 1.

Sources and Useful Links

- [Arson Prevention Forum](#)
- [RISCAuthority – BDM10 Code of Practice for the protection of empty buildings – Fire safety and security](#)
- [RISCAuthority – S31 Unauthorised occupation of non-residential premises](#)
- [RISCAuthority – S4 The selection and use of electronic security systems in empty buildings](#)
- [RISCAuthority – S10 Guidance for protection of premises against vehicle attack \(ram raid\)](#)
- [RISCAuthority – Site Security Briefing Note: Fences, walls and gates](#)

Additional Information

To view our additional COVID-19 support please visit our [COVID-19 Webpage](#)

To find out more, please visit [Aviva Risk Management Solutions](#) or speak to one of our advisors.

Email us at riskadvice@aviva.com or call 0345 366 6666.*

*Calls may be recorded and/or monitored for our joint protection.

Appendix 1 – Unoccupied Premises Checklist



Location	
Date	
Completed by (name and signature)	

	Management Procedures	Y/N	Comments
1.	Have the building insurers been notified that the premises are unoccupied? If the insurers have advised of measures to be implemented, have these been completed and any policy conditions complied with?		
2.	Is a nominated individual responsible for the monitoring of the unoccupied building?		
3.	Have local police and fire brigade been notified and provided with premises keyholder details?		
4.	Has the local planning authority been notified?		
5.	Have the fire alarm and/or security ARC been notified?		
6.	Has all mail been redirected?		
7.	Are arrangements in place for the control of contractors including hot work permits?		
8.	Are buildings inspected internally and externally at least weekly, with formal inspection records maintained? Are any issues noted during these inspections dealt with promptly?		
9.	Is the property maintained in a good state of repair?		
10.	If applicable, does the site have an up-to-date asbestos register?		
11.	Is access to the premises restricted, with visits formally recorded?		
12.	Have all items of value been removed from the property?		

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	Security Measures	Y/N	Comments
13.	Are perimeter fences and gates in good condition and regularly inspected, with any damage immediately repaired?		
14.	Are the perimeter gates or doors without significant gaps beneath?		
15.	Are doors and windows in good condition and adequately secured?		
16.	Have any locks to external doors, gates and shutters been changed since the premises became vacated by a tenant?		
17.	Are accessible roofs and external stairways secure, including from adjacent buildings?		
18.	Have interlocked concrete blocks or similar forms of protection been sited at strategic points to obstruct large commercial vehicles from entering the site?		
19.	Are all letterboxes sealed?		
20.	Is there any evidence of fly posters or graffiti?		
21.	Has vandal resistant security lighting been installed in strategic or vulnerable positions around the premises? Is the security lighting designed to permanently operate overnight?		
22.	Are all building keys suitably managed, accounted for and audited?		
23.	Have the premises been fitted with an intruder alarm, and does it comply with BS EN 50131-1?		
24.	Is the supply, installation and maintenance of the intruder alarm undertaken by an alarm company approved by a UKAS-accredited certification body?		
25.	Is activation of the alarm notified with a secure, monitored connection to an ARC approved by a UKAS-accredited certification body?		
26.	Has a CCTV camera system been installed, and does it comply with BS 8418?		

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27.	Does the CCTV system cover vulnerable areas including site entrances, and is sufficient lighting provided overnight to enable images to be clearly viewed?		
28.	Are CCTV images recorded in colour?		
29.	Are security guards permanently present on the site?		
30.	Have checks been completed to ensure that the guarding company's procedures comply with industry standards?		
31.	Are the security guards trained, supervised and licensed with a body such as the Security Industry Authority (SIA)?		
32.	Have all security guards been appropriately vetted, with their references verified?		
33.	Are arrangements in place for lone security guards sited at unattended locations to communicate with control centres and be provided with personal safety devices?		
34.	Have security guard patrol routes and patrol verification devices been agreed?		
35.	Have all security guards been provided with details of their responsibilities?		
36.	Do all security guards know their role in an emergency situation?		
37.	Are the security guards aware of the locations of any: <ul style="list-style-type: none"> • Site emergency pack on the premises • Relevant isolation points or shut off valves? 		
38.	Are security guards informed in advance of visitors to the site?		
39.	Are there any signs of attempted entry to the premises, or vandalism?		
40.	Is all vegetation located near to the premises and around the site perimeter cut back and maintained to allow a clear view of the site?		
41.	Are property guardians being used?		

	Fire Safety Measures	Y/N	Comments
42.	Have all combustibile materials and flammable liquids been removed from the building, both internally and externally?		
43.	Have all utilities been isolated, other than those required for fire and/or security protection systems and safe systems?		
44.	Have all fuel tanks been drained down and their contents removed?		
45.	Has a fire alarm system been installed that conforms to BS 5839 Part 1: Category P1, or in accordance with the findings of the unoccupied property risk assessment?		
46.	Is the fire alarm system designed, installed, commissioned and maintained in accordance with a suitable third-party certification scheme?		
47.	Does the system have remote signalling to a certified ARC?		
48.	If the premises are protected by a sprinkler system, is the system still operational and maintained by a third-party approved sprinkler company such as those listed in RedBookLive ?		
49.	Does the system have remote signalling to a certified ARC?		
50.	Is the sprinkler system inspected and tested weekly?		
51.	If the sprinkler installation is permanently charged with water, is the heating system operational and set to frost-stat control to maintain a minimum temperature of 4°C at all times?		
52.	Is any trace heating in working order, in a good state of repair and maintained?		
53.	Is all pipework lagging in good condition?		
54.	Are the valve chamber or chambers and pump house heated to at least 4°C?		
55.	For pump rooms containing diesel engines, is a temperature of at least 10°C maintained?		

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	Health and Safety	Y/N	Comments
56.	Has a building fire risk assessment been completed and updated to recognise that the property is unoccupied?		
57.	Has a specific risk assessment been completed for the unoccupied building, and any actions implemented?		
58.	Have arrangements for lone workers within the building been considered?		
59.	Have clear warning and safety signs been erected around the premises?		
60.	Is all glazing intact, removed or boarded over?		
61.	Is there any evidence of loose masonry, roof tiles or slates?		
62.	Have all tanks and vessels containing hazardous substances or potential pollutants been drained down, and the contents removed?		

	General Precautions	Y/N	Comments
63.	Are all water supply tanks, pipes and radiators disconnected and drained down? If not, is the heating maintained on a frost protection basis to maintain a minimum temperature of 4°C at all times?		
64.	Are gutters, downspouts and drains clear and in good condition?		
65.	Is the roof in good condition and watertight?		
66.	Are plans in place for a potential unauthorised occupation of the site?		
67.	Additional comments:		

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Please Note

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