



AmTrust North America
An AmTrust Financial Company

Property Zone



PROTECTING VACANT COMMERCIAL PROPERTY

Commercial property vacancies create challenges for business owners and landlords. Unoccupied buildings have a greater exposure to both natural and man-made hazards and may attract transients and vandals—all leading to a potential reduction in property value. Below are some best practices to help business owners protect vacant commercial properties.



LOCAL CLIMATE & SEVERE WEATHER

PREVENT BUILDING LEAKS

- Conduct periodic physical inspections of the roof and the building's perimeter for leaks and repair as needed.
 - ✓ Inspect the roof for tears in flat roof covers or loose/missing shingles on sloped roofs.
 - ✓ Check for leaks around roof-mounted equipment.
 - ✓ Look for cracks in skylights and leaks around skylight bases.
 - ✓ Check for leaks around windows, doors, and pipe and utility penetrations through walls.
 - ✓ Make sure gutters are sloped to the downspouts and are free from debris. Gutter downspouts should extend away from the foundation. (For more information, see "ROOF DRAINAGE FOR COMMERCIAL BUILDINGS: Preventive Maintenance on Gutters, Drains and Scuppers" at www.DisasterSafety.org/outreach/roof-drainage-commercial-buildings-preventive-maintenance-gutters-drains-scuppers.)

ADJUST THE THERMOSTAT

- In colder climates, adjust the temperature to a minimum of 40°F and insulate pipes that enter through exterior walls to help prevent pipes from freezing and possibly rupturing.
- In warmer climates, adjust the air conditioning to approximately 85°F to protect against humidity and potential mold growth.

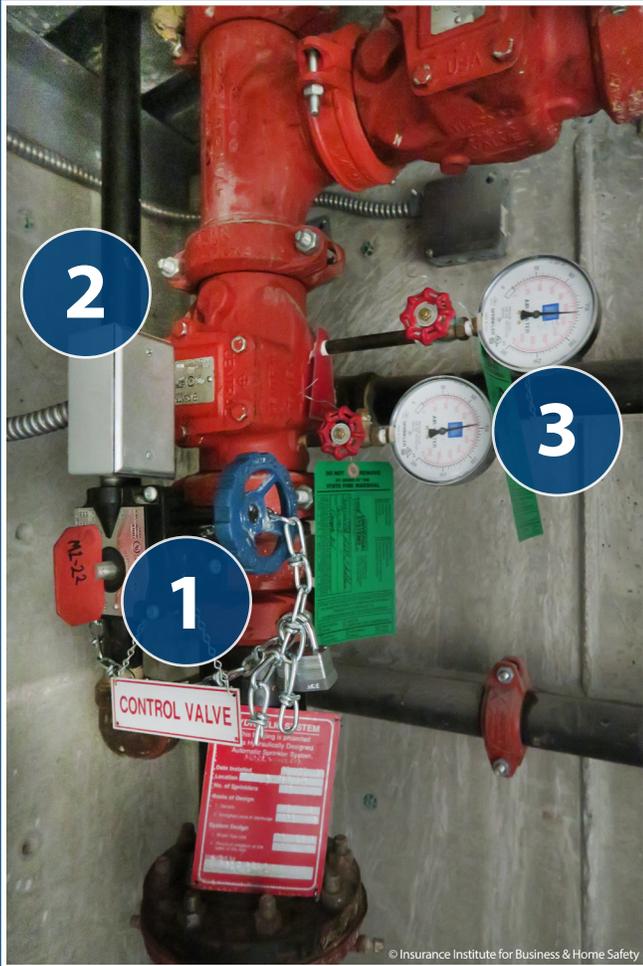
MAINTENANCE

FIRE PROTECTION SYSTEMS

- Ensure overhead automatic fire protection sprinkler systems are operational by visually inspecting the sprinkler system risers, preferably on a weekly basis.
- Confirm sprinkler control valves are chained and locked open and the pressure readings are consistent (shown on the next page). If there are significant drops in water pressure, check with the local water department first, then a fire protection service company if necessary to determine the cause.

- Inspect, test, and maintain the system in accordance with *NFPA 25: Standard for the Inspection, Testing and Maintenance of Water-Based Fire Protection Systems*.

Include a fire alarm system that monitors the sprinkler system for water flow and supervises sprinkler control valves (setting off an alarm if a valve is tampered with). Water flow, water pressure, and alarm valves should also be monitored by a central monitoring company that directly alerts the fire department.



1

SPRINKLER CONTROL VALVE

The sprinkler control valve is shown chained and locked in the open position, preventing the valve from being improperly closed.

2

TAMPER SWITCH

A fire sprinkler control valve tamper switch will supervise sprinkler control valves, and set off an alarm if a valve is tampered with.

3

SPRINKLER PRESSURE GAUGES

Fire sprinkler pressure readings should be regularly checked to ensure consistency. If there are significant drops in water pressure, action should be taken to discover the cause.

DOMESTIC PLUMBING

- If feasible, shut off the domestic water and drain the water lines. The domestic water lines are separate from the fire protection lines. This will prevent the potential for water leaks that could result in extensive interior water damage; in cold climates, this will prevent the pipes from freezing and possibly rupturing if building heat is lost.
- If you choose not to shut off the water:
 - ✓ Inspect for leaks and turn off the water supply line to individual fixtures such as sinks and toilets.
 - ✓ Consider installing a monitored electronic leak detection system for the main domestic water line.

PREMISES

- Maintain exterior lighting around the building, including parking lots.
- Add perimeter fencing and gates on driveway entrances.
- Install an exterior camera system.
- Trim dead vegetation around the building to reduce fire risk.
- Remove hazardous materials from the property, such as flammable liquids and chemicals.

VANDALISM

- Make the property appear to be occupied to reduce the risks of vandalism, arson and squatters.
 - ✓ Maintain the landscaping by mowing lawns, trimming shrubbery and trees, removing leaves or snow, and clearing driveways and walkways.
 - ✓ Keep shrubs low to the ground and away from the building's walls to prevent hiding places for thieves.
- Advise your alarm company of the vacancy, create new security codes, and update contact information.
- Consider hiring a patrol service to conduct recorded rounds while inspecting the premises at different times of the day and night.

- Protect exterior ground-mounted air conditioning units to prevent theft or destruction by those seeking to steal their copper tubing.
 - ✓ Replace plastic disconnect boxes and electrical conduit with steel encasements and locked boxes so thieves cannot disconnect the power.
 - ✓ Install a fence or a steel cage and bolt it to the concrete slab.
 - ✓ Place overhead lighting around the unit.



“By recognizing the need to pay attention to the property and address small problems as they arise, business and property owners are more likely to avoid costly repairs, serious damage, and a reduction in property value.”

- Install interior motion or timed lighting to deter potential animal infestation and criminal activity, and to give the appearance of occupancy.
- Change the locks and/or install new tapered deadbolts since copies of existing keys may have been given to prior tenants or others. Tapered deadbolts make it difficult to use a wrench to twist the lock open.

Vacant commercial buildings have significant exposure to losses. To protect your investment, it is critical to maintain the building and protect it against not only severe storms, but also everyday weather, vandalism, and theft. By recognizing the need to pay attention to the property and address small problems as they arise, business and property owners are more likely to avoid costly repairs, serious damage, and a reduction in property value.

A steel cage around ground-mounted air conditioning units can prevent theft as long as it's bolted to the ground and locks are used, which are circled above.

For additional information and resources on this topic and other safety and risk management subjects be sure to visit the Loss Control section on our website:

<https://www.amtrustgroup.com/small-business-insurance/claims/prevention>

AmTrust distributes this e-newsletter as a service to its customers. It is provided in the spirit of professionals sharing their work with each other. The information provided in this document is intended for use as a guideline and is not intended as, nor does it constitute, legal or professional advice. It is not intended to provide authoritative answers to safety and health questions. AmTrust does not warrant that adherence to, or compliance with, any recommendations, best practices, checklists or guidelines will result in a particular outcome. Before using the information here, the accuracy and appropriateness of the information to your specific situation should be verified by a person qualified to assess all the factors involved.

CONTACT INFO:
 PHONE: 888.486.7466 ext. 363275
 WEB: www.amtrustnorthamerica.com
 EMAIL: AskLC@amtrustgroup.com

MAILING ADDRESS:
 AmTrust North America
 2605 Enterprise Road, Suite 290
 Clearwater, FL 33759