

How Do I Protect MY UNOCCUPIED PROPERTY?

This unprecedented time has posed some significant challenges to tourism operators. We hear you. We are doing what we can to weather this storm with you. Below we offer direction for managing your unoccupied property. **Please remember, that should any questions arise, we are here to help you find answers.**

Your policy contains a provision that addresses vacant/unoccupied premises and recognizes seasonal operations. This bulletin is intended to provide you with recommended guidelines and general tips to assist you in maintaining the safety and integrity of your operations and buildings and reduce the risk of loss at your premises.

As an owner you must exhibit responsibilities and requirements to oversee your premises while closed. You must contact our office as soon as practicable, if:

- you are unable to fulfil the requirements outlined in the chart below. (We can help you review a contingency plan.)
- your business operations have changed allowing you to open your doors. (This may affect your insurance coverage.)

	If You Live On-Site	If You Live Off-Site ¹	Outpost / Remote Cabins (Fly In, Boat In, Train In)
Walk premise (and other locations) daily*.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (permanent presence required)	<input checked="" type="checkbox"/> (*monthly visits to property)
Inspect buildings weekly* (inside and out) and record in an inspection log.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> (*monthly inspections)
Secure any gates (install traffic bollards, etc., if possible).	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Hang / install "Closed" or "No Trespassing" signage (also consider dock signage).	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
All persons attending site should continue to follow all workplace safety requirements recommended by local health authorities and local government.	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

¹ If permanent presence is not possible (i.e.: if the owner cannot live on site, engage manager / employee or an appointed representative), then someone must be on site every three days at a minimum (preferably all day or twice per day).

With a proactive approach, much can be done to protect unoccupied buildings so they remain a valuable asset. The following feedback will aid in reducing the risk of loss or damage occurring at your premises.



Guard Against Water Losses

- Keep water supplies shut off and water lines drained until someone can be on the property full time to monitor



Monitor Water Levels For Flooding (What does your contingency plan include?)

- Remove contents from buildings that are at risk of flooding.
- Remove docks/decks, if possible.
- Have sandbagging supplies on hand
- Engage in support (with military)



Guard Against Theft and Break & Enter

- Do not keep cash and/or valuables on premises while closed
- Ask neighbours to remain vigilant and notify you of any unusual activity on your property
- Keep buildings boarded up, which will also help to keep animals out
- Consider installing motion sensor lighting both inside and outside
- Remove anything on the exterior which could be used to gain entry to premises (bricks, ladders, poles, construction materials, etc.)
- Be cautious of social media postings. If you are advertising that you are closed, mention that you and your employees will still be present to carry out essential tasks
- If you have an intruder alarm system in place, make sure it has been tested and works in the way you expect. Post signs about your surveillance system.



Check Fuel Tanks

- Check for leaks (visuals inspection of hoses/fittings), reconcile, and keep records



Reduce Fire Risk

- Ensure non-essential equipment remains unplugged (this can prevent damages from events such as power surges and lightning strikes)
- Ensure propane and fuel lines remain disconnected or shut off valves are in place
- Ensure all fire doors remain securely closed
- Housekeeping activities: Ensure trash is removed frequently and position external bins as far from the property as possible
- Empty or lower quantities of flammable or combustible liquids where safe and feasible



Maintenance

- Consider how any reduced maintenance to your premises could pose a fire risk and general deterioration caused by adverse weather or water ingress. This pause in occupancy can be a great time to complete tasks that are difficult to do with a full occupancy load
- The property should appear to be occupied. Perform regular exterior maintenance (i.e.: cut grass)
- Monitor weather statements for your area and plan to inspect your property after any severe weather occurrences. While inspecting buildings pay close attention to any trees that may pose further threat to buildings. In the event that access to your property becomes impaired by fallen trees or road washout, a contingent plan for additional help should be considered.

Contact your risk advisor at any time, we are here for you.

1.800.461.1106 | info@gougeoninsurance.com | gougeoninsurance.com

 Stay tuned for an action plan to help you manage your risk when you open/re-open for business.