



Attention- State Vacant Building Owners!

Coverage for State-owned vacant buildings is not automatic; prior approval by the commercial property insurance company must be obtained.

What is considered a vacant building?

Under the commercial property program, a building is considered vacant or unoccupied when it does not contain adequate Insured Property to conduct customary business operations.

How can an Agency insure a State-owned vacant building?

A vacant or unoccupied building must be reported to the insurance company within 120 days of the vacancy condition. The insurance company also requires that fire protection; security and alarm services be maintained in the vacant building for coverage to apply.

How can I minimize the potential for a loss to my vacant building?

There are many ways you can prevent or mitigate vacant building losses.

Hazards related to real property increase when the occupancy or use of the property changes. This is especially the case when a building is vacant. In such situations it is important to identify and address risk issues involving vacant properties to prevent costly losses. Vacant properties are attractive to trespassers, arsonists, and thieves, including buildings that are not secured and without power.

Common causes for increased risk in a vacant building include

1. Fire
2. Mold
3. Water leakage
4. Crime
5. Theft
6. Weather-related damage
7. Damages resulting from lack of maintenance or supervision
8. Environmental risks

Here are some general guidelines to prevent or mitigate the hazards associated with vacant buildings:

Maintenance:

1. Complete repairs prior to securing the building.
2. Perform scheduled visits at a minimum of one recorded visit per week to inspect all areas of the building.
3. Immediately repair damage and graffiti due to vandalism.
4. Keep the area clean of the buildup of trash from illegal dumping.
5. Maintain a fire barrier by removing all combustible items within 25 feet of the building and keep vegetation cut short.
6. If the building is used to store chemical or other pollutants onsite, these materials should either be removed or adequately stored to prevent leaks or seepage.
7. Test all fire protection system alarms quarterly or as required, if the building is equipped. Be sure to winterize the system to prevent freezing.

Security:

1. Secure all entrances to prevent unauthorized entry.
2. Consider covering windows with plywood. If the building has skylights, verify that they are secure.
3. Consider a fenced enclosure.
4. Illuminate the location, if practical.
5. Patrol the area and inspect the building's condition.

Weatherization:

1. Drain plumbing and heating systems that will not be used, clear the water system, and label all winterized items. This will help prevent costly water damage loss due to frozen pipes.
2. Attempt to maintain the building's temperature to at least 40 degrees Fahrenheit.
3. Plan for environmental hazards such as rain, high winds, ice and snow.
4. Make sure the roof is in good condition to prevent water damage.
5. Check windows and doors to ensure that they maintain good seals.