

BUILDINGS UNOCCUPIED as a RESULT of the COVID-19 OUTBREAK CLOSURE

An agreement has been reached with most of the main Insurers to continue to give full cover for your Insured UNOCCUPIED or PARTIALLY UNOCCUPIED Buildings, subject to following the following CONDITIONS:

- 1. You must ensure that the building(s) or empty portions of the building(s) are **inspected** internally and externally, **at least once a week** by you or a person on your behalf and that this is noted for reference.*
- 2. All Pallets, Packaging, Refuse and Waste materials are removed from the interior of the building(s) and removed from the premises and kept in bins well away from the building(s) **to avoid being set on fire maliciously**, until collected and emptied. **The Empty Bins should then be locked away in a part of the building(s) to avoid being vandalised.***
- 3. Secure the premises and put all protective, locking devices and any alarm protection in effective operation*
- 4. Gas, water and electricity services (except electricity or water supply required to maintain any fire or intruder alarm protections) and any fuel supplies are permanently shut off at the switch or stopcock where they enter the building(s) (or in the case of individual flats or portions of a building, where they enter the flat or empty part of the building.*
- 5. If during the Covid-19 outbreak, your premises is repurposed for different activities please contact your MIG Commercial Executive, to discuss and they will try to support you where possible.*
- 6. Similarly, for TAKE AWAY and DELIVERY changes to the norm, please contact your MIG Commercial Executive.*

Where adherence to the above risk management measures cannot be complied with because of restrictions on movement imposed by the Government, your MIG Commercial Executive needs to be informed and arrangements made to take the appropriate steps, at first available opportunity.

We also wish to provide our business customers with risk management advice for the Covid-19 closure period. It is understood that Public Authority Covid-19 restrictions will curtail the implementation of some actions at present. However, the following actions are best practice to minimise the likelihood of damage to temporarily unoccupied premises.

WE ARE HERE TO ASSIST AND HELP ADVISE YOU AS HOW BEST TO PROTECT YOUR BUSINESS.

IN SUMMARY:

Ensure that all internal FIRE DOORS are closed.

Ensure INTRUDER ALARM is fully operational and set.

Check that your FIRE ALARM and all fire detection systems are fully operational.

Drain or remove all flammable, combustible or hazardous liquids and materials and dispose of or store safely for re-use as appropriate.

Ensure that any sprinkler systems are fully operational

Ensure perimeter fences are in good repair, windows are locked and boarded if necessary, shutters are in place where required, gates and doors are locked, and letter boxes secured shut

Remove any valuable stock from shop front displays unless secured by internal or external roller shutters

Have keyholders in place to respond to an alarm activation

Ensure all equipment is turned off and stored such that it will not be damaged or degraded during the closure period