



Policy Factsheet

Managing Vacant or Unoccupied Buildings

Overview

Proper risk management starts with identifying and addressing any potential risk exposure. Vacant or unoccupied buildings could present a liability if not properly cared for and maintained.

An unoccupied building means that the customary activities or operations of the described occupancy are suspended, but business personal property has not been removed.

A vacant building means occupants have moved, leaving the building or structure empty or containing only limited business personal property. It should be noted that buildings or structures under construction are not considered vacant or unoccupied.

If you have vacant or unoccupied buildings on your property, please consider the following:

- Constantly monitor with regular inspections during early morning and late night hours.
- Update locks and be sure they are used.
- Notify local authorities and request routine drive-by.
- Use timers on your external lighting and use as much outside lighting as possible.
- Maintain landscaping and be sure to remove any trash, containers, etc.
- Stop mail to avoid it from piling up.
- Use security alarms and security cameras when possible.
- Shut off water and drain pipes while maintaining heat at 45 degrees or higher.

What's Covered:

Your loss will not be covered until the amount of loss exceeds the deductible. If the loss occurs while the building or structure has been vacant or unoccupied:

- More than 90 consecutive days, the deductible is 5% of the building and personal property limit;
- More than 180 consecutive days, the deductible is 10% of the building and personal property limit;
- More than 270 consecutive days, the deductible is 15% of the building and personal property limit.

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