

## Prevent Damage to Vacant or Unoccupied Properties

A vacant or unoccupied property may seem like nothing to worry about, but there are risks. According to Steve Follos, General Manager of Church Insurance Agency Corporation (CIAC), “break-ins can lead to theft or vandalism, but if someone decides to stay there — or if kids are fooling around on the property — it can also lead to fire.”

Steve says there are ways to mitigate the inherent risk associated with unoccupied properties.

### **1. Property stewardship**

Assign a groundskeeper or volunteer to check on the property consistently. “Walk through it from time to time to make sure nothing is amiss,” Steve says.

### **2. Notify local law enforcement**

Steve suggests calling local police and letting them know that the building is temporarily unoccupied, and “ask them to drive by occasionally.”

### **3. Have a plumber winterize the property**

Exposure to bad weather could cause major problems in an unoccupied building. Steve says to keep an eye on the weather report and “turn off water to prevent frozen pipes in areas where the temperature drops below 40 degrees.” He gives an example of a church in a warm climate: An unexpected drop in temperature resulted in a million dollar claim because of frozen pipes that burst and flooded the property.

Turning off the water is just one part of winterizing: A plumber may also empty the water heater, drain piping, and fill fixtures with anti-freeze solution as well as turning off electricity for the water pump and heater.

### **4. Fence in the property**

Fences deter break-ins. It might not be the most attractive feature if you are trying to sell the building, but it can be an effective deterrent.

### **5. Keep the property well-lit**

Not only should you keep outside lights glowing, but consider putting inside lights on a timer to create the illusion that someone is inside.

### **6. Secure points of entry**

Steve suggests: “To prevent break-ins, lock doors and windows, but also check to make sure roof hatches and vents are secure.”

## **7. Invest in a security system**

Depending on your budget, you could install a burglar alarm or even cameras to protect the property. The simple presence of these things acts as another layer of deterrence.

## **8. Keep it clean**

“Nothing advertises that a building is unoccupied like trash on the property,” Steve says. He recommends keeping up with landscaping and mowing and clearing debris from the yard.

## **Builder’s Risk and Owner’s Protective Liability**

If you are about to begin a building or renovation project on any property — vacant or occupied — that involves contractors (and subcontractors), contact your Church Insurance Agency Corporation (CIAC) representative at (800) 293-3525 before you sign anything that may waive your right to subrogation. Let the representative know your situation so he/she can figure out whether you need additional protection.

Steve says, “We cover the interests of the church, and the contractor and subcontractors should cover themselves.” In some cases, a church may act as its own general contractor. When that happens, CIAC covers the church’s interest and requires that subcontractors show proof of insurance. “Call us before you begin the project, and we’ll help determine your insurance needs.”

CIAC contact information can be found here <https://www.cpg.org/global/about-us/contact-us/>.