

## UNOCCUPIED RESIDENTIAL PROPERTY

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### Introduction

There is evidence to show that unoccupied residential properties are more vulnerable to damage than similar occupied premises. This is true even if the unoccupancy/vacancy is temporary, prior to sale or refurbishment for instance. Slack supervision, lack of appropriate security and the misplaced notion that there is nothing inside to steal are all contributory factors.

### Hazards

Although fires in vacant commercial properties are well documented (there are around 9000 fires in such empty buildings to which fire brigades are called), the risk to residential properties should not be underestimated. Theft of contents or fixtures, willful damage, vandalism and intrusion by squatters are also known risks. Neglect of empty premises, especially those with larger grounds can attract fly tipping and, in some instances may provide temporary homes for travellers. Unattended buildings, if not managed, can suffer fire or water damage due to non-maintained services. Missing keys, or those unaccounted for, can lead to trespassers gaining entry.

A modest risk also arises from injury to people entering unfamiliar premises, whether they are invited persons such as surveyors, local authority personnel, contractors, estate agents, buyers, or uninvited persons - including children who may simply use the grounds as a playground. Duty of care is owed to third parties, including trespassers, as well as employees. Both Statute Law and Common Law can be invoked following negligence or injury.

### Identify Risks - Implement Precautions

The degree of risk varies considerably with locality, neighbourhood, crime history, security, general management, length of unoccupancy and perceived attractiveness of contents. Identify your own risks under the following headings and use the pointers below to implement appropriate precautions.

#### Neighbourhood/Locality

- Check what crime is like in the area – refer to local residents and the local police crime prevention unit.
- Does the building benefit from 'nosy' neighbours or a 'neighbourhood watch' scheme, or good community relations? If not, take more precautions.
- Who is likely to venture into the grounds e.g. youths, squatters? Take steps to hinder access and deter entry.

#### Avoid an empty, unsupervised appearance

- Keep lawn/hedges tidy – maintain a 'cared for' appearance
- Redirect post or seal up the letter box
- Use lights on timers at night (where appropriate)
- Carry out regular visits to check the premises outside and inside. Watch for signs of vandalism or attempted entry.

However, in crime ridden areas, the 'lived in' appearance may be unworkable if appropriate level of security demands boarding of windows/doors.

#### Fire and Malicious Ignition

- Rubbish, unnecessary furniture and excess combustible items should be removed.

- Houses in poor risk areas may need ALL contents removed to deny fuel for malicious fire raisers.
- Is the electrical installation safe? Switched off?

### Services

Water should be drained down and gas and electricity turned off unless essential for fire systems or alarms.

### Fences, Sheds, Garages, Outbuildings

Deter people from approaching the house:

- Repair breaches in fences/ hedges
- Secure garden gates
- Use security lights
- Sheds, garages, outbuildings should be securely locked/padlocked
- Tools in sheds could be used as implements for entry. Keep things out of view
- Ladders should be removed from site (or padlocked in the house or in a secure outhouse).

### Contents

Remove contents of value, retaining only such as are needed for keeping a normal appearance, e.g. curtains. Generally speaking, it is advisable to remove all contents to reduce the fire risk. Lofts should be cleared.

### Intruder Alarms

Alarms should be considered for large premises. Generally, audible-only alarms are quite adequate in built-up areas where alarm sounder may deter trespassers. Remote signalling alarms are preferable for high-risk homes – your alarm will need a police URN (unique reference number) and appointed key-holders. Key-holders should be informed of what to do in event of a call out - carry a mobile phone; not risk personal safety; wait for the police to arrive.

### Windows

Ground floor windows, and vulnerable upper floor windows (those overlooking accessible roofs, or adjacent to down-pipes) should be secured with key operated window locks or screw fixed. In crime-ridden areas, boarding of windows may become necessary. Otherwise, selected vulnerable windows may need to be individually boarded. Use minimum 18mm thick exterior-grade ply secured firmly to wood frames by 50mm exterior non-return screws or ribbed nails. Welded mesh, bars, grilles and laminated glass may sometimes be suitable alternatives.

NB Low level roof lights will need protection.

### Doors

Doors, especially those concealed from view, invariably offer the preferred method of unauthorised entry.

- Double leaf glazed timber patio doors – 2 security bolts (one at top of the door striking into the lintel and one at bottom of the door striking down into the sill) to each leaf.
- Plastic PVC doors - good multi point locks
- Sliding PVC doors – fit patio lock
- Stable type doors – both top and bottom sections to be independently secured to frame with deadlocks or security bolts.

- Timber doors – fit good deadlock (meeting BS3621) or key operated security bolts (2 per door)

### Public Liability

To minimise causing injury, watch out for:

- Loose masonry or roof tiles/slates
- Rubble, rubbish, glass.
- Protruding nails, jagged edges.
- Ease of access onto roofs, from which trespassers could fall.

Inspect the inside of the building:

- Do visitors need torches?
- Are there missing/damaged stairs, rails, and floors?
- Is there exposed or damaged electrical wiring? Is it live?

### Living on site

High-value properties in rural or isolated localities, may best be protected by someone living in, even if intermittently or temporarily. Special cases may require the services of a manned security company.

### **Insurance considerations of Unoccupied Premises**

It is important that you:

- Notify your insurer when the premises become unoccupied.
- Are aware of any restrictions in insurance cover.
- Comply with any requirements or warranties, e.g. regarding inspections, services, security.

### **Key Action Steps**

- Assess the risks.
- Review fully your arrangements for Security, Fire Safety and Liability to Public.
- Implement and monitor your safety precautions to limit the risks.
- Maintain 'cared for' appearance.
- Inspect the property regularly
- Comply with any legal or insurance requirements.

### **Sources of further information**

- Code of Practice for the Protection of Unoccupied Buildings. 1995. Fire Protection Association
- BS3631: Specification for Thief Resistant Locks
- Your local Master Locksmith
- Your local Police Crime Prevention Unit
- The Occupiers Liability Acts 1957 and 1984
- The Association of British Insurers– Tel 020 7600 3333
- Alarms: NACOSS Security Systems & ICON Intruder Alarms - Tel 0870 205 0000
- Manned Security: ISI Manned Services – Tel 0870 205 0000

### **How Rowlands & Hames can assist you**

Rowlands & Hames can arrange insure all forms of property insurance, including specific cover for both unoccupied commercial property and residential property..

Please contact Rowlands & Hames for details and a quotation by telephoning 01253 594211, via email to [mail@rowlands-hames.co.uk](mailto:mail@rowlands-hames.co.uk) or via our website at [www.rowlands-hames.co.uk](http://www.rowlands-hames.co.uk).

*This information provided should be taken as general guidance only.*

**Please contact Rowlands & Hames for further information.**

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