When a building becomes unoccupied there is an increased risk of incidents occurring and damage going undiscovered through for example breaches in security, theft, arson, flooding (e.g. burst pipes) etc. As a result the Insurance Office is required to notify the Insurer immediately of all unoccupied property. In addition the University’s property insurance policy includes a clause detailing requirements that must be met in the event that a property is unoccupied.

Cover **will not** operate in the event of an incident if notification of the unoccupied building is not provided to the Insurance Office or if any of the requirements are not met. If any of the requirements cannot be met or it is advised they are not appropriate for the property, this must be agreed with the Insurance Office and justification must be provided on the notification form.

For these purposes the definition of an unoccupied property is a building ‘vacant, empty, untenanted or not in use’ and includes void buildings as defined by Estates Services where space is unallocated. If a property is partly unoccupied for example one floor not in use, then individual consideration should be given to the requirements, for example regular, recorded visits may suffice, however if for example the unoccupied part has separate access then it may be appropriate to seal letter boxes etc. **Intruder and fire alarms should never be disabled.**

Those responsible for the property are expected to assess the risks attached to the property whilst it is unoccupied in full consultation with OUSS and University Fire Safety, giving consideration to:

* The condition of the building/premises and contents and the likelihood of damage being caused due to weather conditions or deterioration of facilities (i.e. fire, flood or frost)
* The condition and effectiveness of alarm systems including fire, intruder and BMS where fitted and CCTV systems
* The presence of any materials, substances or other hazard which may present a health and safety risk to any persons entering the property
* The vulnerability to illegal occupation of the building/premises or grounds
* The vulnerability to theft of anything contained within the premises, forming part of the premises or within the boundary thereof
* The vulnerability to malicious acts or vandalism within the premises, anything forming part of the premises or within the boundary thereof

In order for insurance cover to operate the following measures to be carried out as a minimum.

**Minimum Requirements**

1. Immediate completion and return of the unoccupied property notification sheet to the Insurance Office
2. All mains services to be **turned** **off except for the electricity supply to maintain any fire or intruder alarm systems**
3. Water systems should be drained down, except that any central heating system may be kept working at a minimum temperature of 5 degrees Celsius.
4. Where sprinkler/misting systems are installed these should remain operational, therefore water supplies must be maintained and heating kept at a minimum temperature of 5 degrees Celsius.
5. All letter boxes should be sealed up and steps taken to prevent accumulation of mail. As an alternative an enclosed metal container may be fixed onto the rear of the letterbox
6. The building should be adequately secured against unlawful entry which includes the closing and locking all doors and windows\*
7. **Fire and intruder alarm systems must be set, monitored, tested and maintained**
8. All waste materials must be removed from the building and the grounds
9. Formal internal and external inspections of the building must be carried out by an appropriate and authorised representative at least **once in every 7 days**. All inspections must be recorded, and action taken immediately to deal with any issues identified in the course of such inspections including waste removal and damage repairs
10. If the void property is to be used for storage consideration should be given to the type and value of items to be stored and whether additional flood protection and additional security measures are required\*
11. Notify the Insurance Office as soon as the property becomes reoccupied

If the property attracts specific or unusual risks identified as a result of the above assessment additional practical and proportionate measures should be considered to reduce the risk to an acceptable level. The document Risk Control Measures – General Protection of Unoccupied Buildings is available at <https://finance.admin.ox.ac.uk/buildings-insurance> and provides useful advice. Advice from the Insurance Office and OUSS can also be sought in order to assist with this assessment.

\*Security – contact OUSS for advice on the adequacy of the security measures in place and to assess whether additional security measures are required for the particular building

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| --- | --- | --- | --- | --- |
| Property Name | Property Ref | Street Address | Town | Postcode |
|  |  |  |  |  |
|
|
| Date unoccupied |  | | Expected date to be reoccupied |  |
| Reason unoccupied |  | | | |
| If being used for storage: | Department |  | Contents value |  |
| **Insurance minimum requirements met: Yes/No**  **If requirements not met please provide details:**  *This form should be sent along with any additional information to* [*insurance@admin.ox.ac.uk*](mailto:insurance@admin.ox.ac.uk)  *Further information and advice can be found at*  <https://finance.admin.ox.ac.uk/buildings-insurance>  *For security advice please contact* [*ouss.administration@admin.ox.ac.uk*](mailto:ouss.administration@admin.ox.ac.uk) | | | | |
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