

## Non-Operational Properties

If you have decided to close your business temporarily throughout the COVID-19 crisis, there are certain precautions that must be undertaken to ensure risk is effectively managed at your property. First and foremost, the best rule of thumb is to act with due diligence in protecting your property in the same manner that you would if you had no insurance.

### Secure the Building

- For hotels and motels, whenever possible, someone should live on-site and conduct regular risk management checks on the building as outlined below. If no one is able to live on-site, we ask that regular checks of the building be conducted at a minimum of 3 times a day to create the appearance of occupancy.
- For liquor establishments and restaurants, daily visits should be made at random times, including the evenings to demonstrate that the premises is continuously being monitored.
- The individual conducting risk management checks should be maintaining a log with the dates and times that checks are performed.
- Ensure that any stock or other valuables are locked up and secure.
- Remove all cash from the premises.
- Keep a light on in various areas of the building in the evening to give the impression that multiple areas are occupied.
- Remove all combustible refuse from both the inside and outside of the building.
- Mail and daily newspapers should be picked up every morning or have them stopped or rerouted.
- Inform the Police and Fire Department that the building is non-operational or unoccupied and make them aware of keyholder details.
- Remove snow and ice from walkways and driveways leading to the building maintaining clear access routes.
- All exterior lighting should be maintained in working order and illuminated at night.

#### TO BE CONDUCTED AT LEAST 3 TIMES A DAY:

- Check all storage rooms and mechanical areas.
- Conduct walks around the exterior of the property.

### Fire Suppression Systems

- Fire alarms and panels should remain fully functional.
- If the domestic water and sprinkler systems have separate valves, ensure that the domestic water valve is closed. Water should be drained as much as possible to prevent possible water damage from leaking pipes or fixtures.

### Heating Systems

- Do not turn the heat below 15 degrees Celsius to ensure that sprinkler systems and any water remaining in the domestic water lines will not freeze and cause damage.

### Personal Safety

- Avoid using elevators, if alone.
- Check-in with an outside contact every few hours.

### Plumbing Systems

Every room should be inspected to ensure that there are no water leaks, broken pipes or other issues.

#### TO BE CONDUCTED AT LEAST 3 TIMES A DAY:

- Inspect all bathrooms for leaks, ensure that all toilet seats are up and plugs in sinks & tubs should be open.
- Check the entire premises for leaks, excessive cold or heat, strange odors or noises.

If you have any questions about keeping your property secure, please contact our Risk Management Department or your Commercial Insurance Advisor.

# Non-Operational Properties Checklist

Property Name: \_\_\_\_\_ Property Address: \_\_\_\_\_

Date: \_\_\_\_\_ Time: \_\_\_\_\_

Inspected By: \_\_\_\_\_

*\*Any problem that is identified should be carefully logged. In case of an emergency, please contact the local authorities and/or emergency contact person for the property immediately*

## Building Exterior

	Comments
Are all lights working?	<input type="checkbox"/> _____
Are all doors and windows closed and locked?	<input type="checkbox"/> _____
Is all refuse cleaned up and disposed of?	<input type="checkbox"/> _____
Are all walkways and driveways cleared of snow and ice?	<input type="checkbox"/> _____
Is there signage on the doors?	<input type="checkbox"/> _____
Are there any signs of vandalism, broken windows/lights?	<input type="checkbox"/> _____
Are there any vehicles parked in the parking lot?	<input type="checkbox"/> _____
Check all exterior garbage containers	<input type="checkbox"/> _____
Look for footprints around the property when it snows	<input type="checkbox"/> _____
Confirm readerboard is working	<input type="checkbox"/> _____

## Building Interior

Check alarm panel to ensure it is working	<input type="checkbox"/> _____
Check fire alarm panel. Are there any alerts on the panel?	<input type="checkbox"/> _____
Check thermostats. Are they all set for 15 degrees Celsius?	<input type="checkbox"/> _____
Check all non-essential equipment and devices are shut down and unplugged	<input type="checkbox"/> _____
Check all bathrooms for leaks, ensure all toilet seats are up and all drain plugs in sinks and tubs are open	<input type="checkbox"/> _____
Check all storage rooms for leaks on ceiling/walls, odours, unusual noises and temperature	<input type="checkbox"/> _____
Check mechanical room for leaks on ceiling/walls, odours, unusual noises and temperature	<input type="checkbox"/> _____
Check public washrooms for unusual noises, temperature and backed up toilets	<input type="checkbox"/> _____
Check all equipment is operating in mechanical room	<input type="checkbox"/> _____
Check each guest room for leaks/broken pipes, odours, unusual noises and temperature	<input type="checkbox"/> _____
Check around all refrigerators (guest rooms & all others) to see if freezer has defrosted and water has leaked	<input type="checkbox"/> _____
Check all windows and doors securely locked	<input type="checkbox"/> _____
Elevator should be run up & down at least once a day. If there are any issues, contact maintenance	<input type="checkbox"/> _____
Check all laundry areas for leaks, odours, unusual noises and temperature	<input type="checkbox"/> _____
Check and test all emergency lighting to ensure operational	<input type="checkbox"/> _____
Check any fridges/freezers that are running to ensure proper temperatures	<input type="checkbox"/> _____
Check all interior lighting is operational	<input type="checkbox"/> _____
Alternate building lighting to give the impression that building is being regularly checked	<input type="checkbox"/> _____
Check that all mail/newspaper are picked up	<input type="checkbox"/> _____
Check pool (if applicable) water balance and add chemicals if required	<input type="checkbox"/> _____
Check that chemical system & circulation pump are running properly	<input type="checkbox"/> _____