

Commercial Property Temporary Closure due to coronavirus. What to do

Guidance from Zurich Insurance



Due to the coronavirus restrictions, many businesses are having to temporarily close, and allow staff to help sustain operations via home working. We wanted to give you some general advice about how to protect your premises during any temporary closures.

If the Government restrictions continue for a significant period, further action may be required. This guidance is from a risk management perspective

Risk Control Measures:

- **Waste:** Remove all external waste, pallets and empty skips ahead of closing.
- **Waste bins:** Empty all waste bins and relocate to a secure area, ideally at least 10 metres from the building. If this is not possible and bins and skips are within 10m, these should have lockable lids.
- **Fire Systems:** Ensure that any fire and/or sprinkler systems are fully operational
- **Fire Doors:** Carry out a check to ensure that internal fire doors are closed
- **Building Utilities:** Shutdown any non-essential electrical devices and building utilities. Isolate nonessential services, gas valves etc.
- **Inspections:** Where at all possible (and subject to Government restrictions) try to implement periodic inspections of the building (internally and externally). Please ensure that you comply with existing government guidance regarding vulnerable people and lone worker risk assessments. Consider the provisioning for alternative skilled personnel, such as security guarding/patrolling companies.
- **Physical Security:** Carry out a check to ensure physical security measures are in place e.g. fences are in good repair, windows are locked, shutters are in place, and gates are locked.
- **Intruder Alarm:** Make sure your intruder alarm is set and that the remote signalling is in place. Ensure sufficient numbers of key holders are available to respond to an alarm activation within 20 minutes.
- **Maintenance:** so far as is reasonably practical, there is an expectation that essential maintenance continues with any remedial measures completed. Premises that have Building Management Systems (BMS) with remote alerts should continue to be responded to. If possible, ensure gutters and drains are clear of debris, ahead of winter setting in.
- **Dangerous Goods:** If you have any dangerous goods on your premises, ensure they are kept secure in their usual storage place, and review the inventory levels, documentation etc.

Other Considerations:

- Separate guides are available for partially closed sites, schools, and refurbishment and construction sites. Please update any relevant risk assessments, for example: lone working, that remaining site staff include trained fire wardens, knowledge of the action to take in the event of an emergency.

- With a limited staff presence, there may be a request to redeploy employees or contractors to other tasks. Employees and contractors must not be exposed to tasks for which they have not received appropriate training e.g. working at height or use of machinery.

