GUIDEONE® INSURANCE + SafeChurch®

Vacant Buildings

Many churches today have to deal with a common commercial property issue – what to do with vacant buildings? By their very nature, vacant buildings present a unique set of risks.

If your organization owns a vacant building, your first step is to contact your insurance agent. They will assist you in assuring that the proper insurance coverage is in place.

Steps to Reduce Vacant Building Risks

Before You Vacate the Building – Most vacant buildings have a higher risk of fire, water damage, vandalism and theft. The following are steps that can be taken to protect your vacant property from these exposures:

- One of the first steps to take in preparing your building for vacancies is to turn off all unneeded utilities. All water service should be disconnected and drained from the building to prevent frozen or broken pipes. Electric services should be disconnected except for the portion that is needed to operate the heating, fire alarm and premises burglar alarm systems. If the building is equipped with a wet pipe automatic fire sprinkler system, the building heating system should be maintained at a minimum of 40 degrees Fahrenheit.
- All flammable and combustible liquids should be removed from the building. Also any waste, trash or combustible materials should be removed. All equipment, such as kitchen appliances, should be disconnected from gas and/or electric service.
- All automatic fire sprinkler and fire alarm systems should be maintained and in proper working conditions. Fire and smoke doors should be shut to reduce the spread of fire and smoke, should a fire occur.
- The building should be secured, and access be limited to authorized persons only. Make sure that all doors, windows and skylights are adequately secured and locked.
- Outside the building, all trash, debris and storage should be removed. Also, vegetation and trees should be trimmed.

Ongoing Maintenance – The exterior and interior of the building should be maintained as you would with any building you own. The grass should be mowed, vegetation trimmed and snow removed. Fire alarm and automatic fire sprinkler systems should be tested and serviced as normally scheduled. It is best to give no one the indication that the property is vacant.

Weekly Inspections – A thorough inspection of the exterior and interior of the building should be conducted at least weekly. The inspection should focus on exterior conditions, such as the condition of sidewalks and parking lots and identifying any signs of vandalism or attempted entry into the building. The interior inspection should identify any issues with the heating, fire alarm or fire sprinkler systems. Additionally, if property damage is noted, immediate repairs or other corrective actions should be taken. If there is any sign of break-in, theft or squatting, the local police department should be contacted immediately. Consider documenting these weekly inspections.

By following these recommended tips, any vacant buildings on your premises will be less vulnerable to risks, thus protecting the overall safety of your church.

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