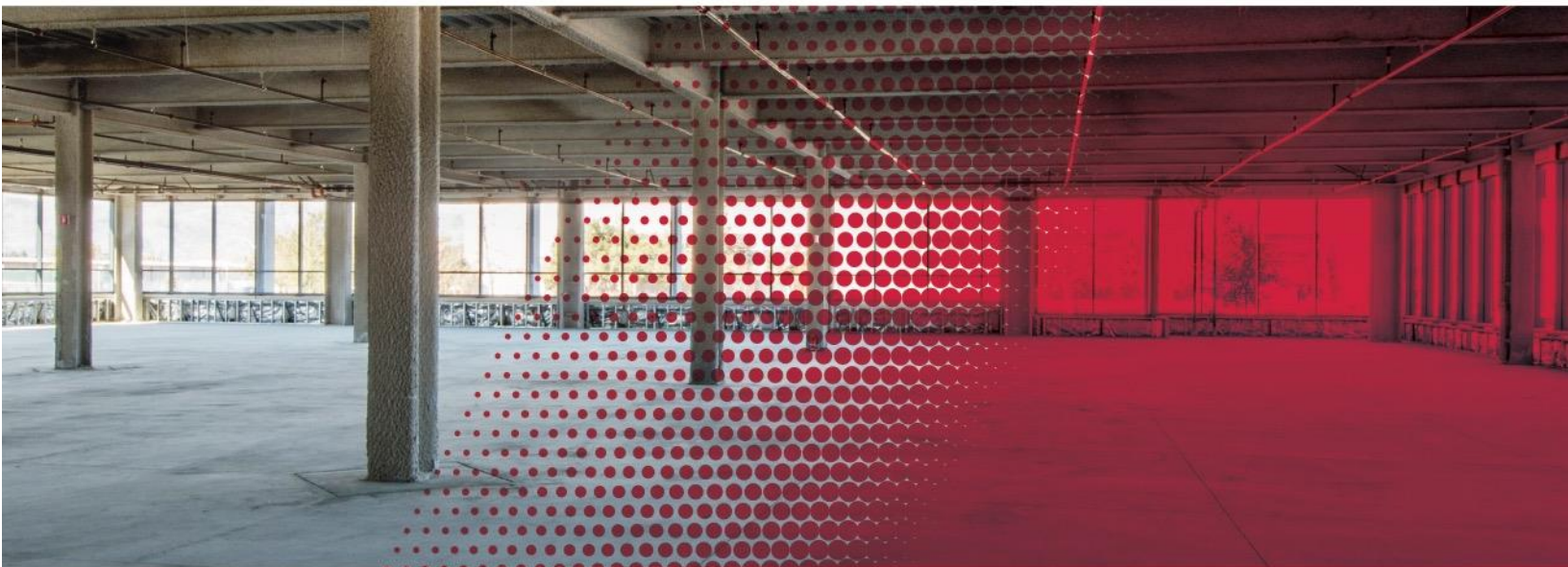


# Loss Prevention

Take a proactive approach to loss prevention!



## Vacant and Idle Properties

### Vacant buildings and idle facilities

Vacant buildings and idle facilities represent an augmented risk. If facilities are left unoccupied for an extended period, they will be more exposed to the risk of fire, theft, vandalism, water damage, or incidents of corporate liability.

#### Possible aggravating factors

For example, the following could influence the level of exposure to an adverse incident.

- Geographic location
- Nature of the use of the building
- Socio-economic context

**NOTE:** The control measures that will be adopted to mitigate the risks may vary from one client to another. A building that will be vacant or inactive for a few weeks would not necessarily require the same measures as a building that will be vacant or inactive for several months.

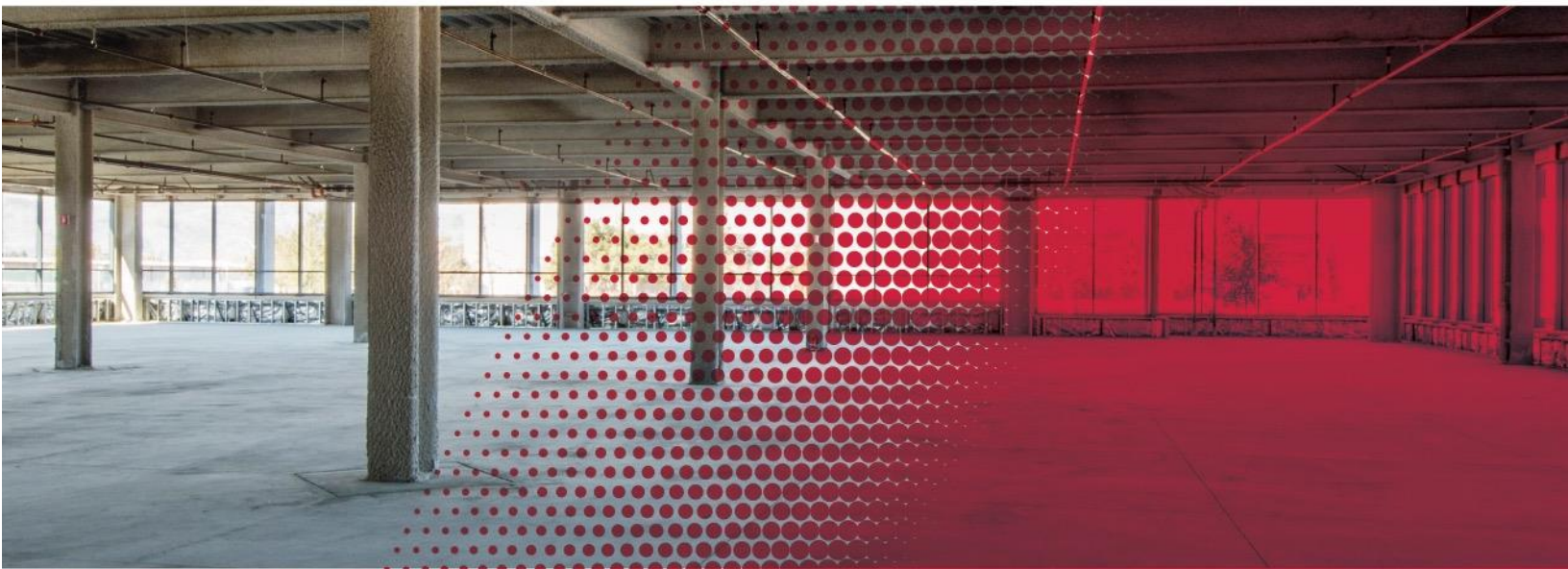
#### Fire protection

Fire alarm systems and automatic sprinklers play an important role in keeping buildings vacant and inactive as they are usually the only form of fire protection / notification. Therefore, it is imperative to ensure that they are always properly maintained and operational.

Here are some tips that should be considered in order to ensure that all critical aspects of the business have been properly considered.

# Loss Prevention

Take a proactive approach to loss prevention!



## Vacant and Idle Properties

If the installations **ARE** protected by automatic sprinklers:

- All automatic sprinkler systems are functional
- Water supply is available (public pump or fire pump and tank)
- Automatic sprinkler system pressure indicator displays adequate pressure
- All network control valves are locked in the open position
- The fire alarm panel is functional and connected to an external monitoring center
- The fire pump is in automatic mode
- The fuel tank of the fire pump is full
- If necessary, the fire engine room and the suction tank are heated
- Fire protection and supervision systems are inspected, maintained and tested according to applicable standards

If the installations are **NOT** protected by automatic sprinklers:

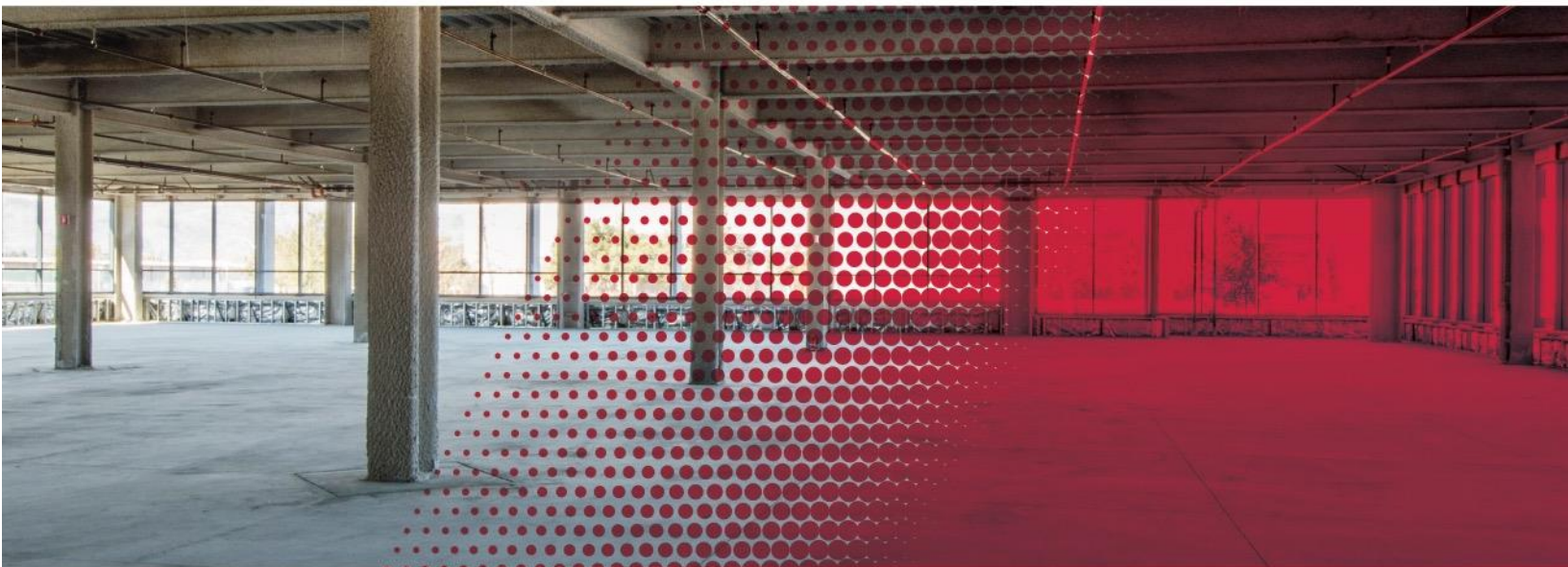
- Fire hydrants are in good condition and accessible
- Fire doors are closed
- Consider the installation of fire alarm detection devices linked to a central monitoring station

*In the event of an unexpected shutdown of your protection systems, it will be important to notify your broker of the situation so that he can inform you of applicable prevention measures.*



# Loss Prevention

Take a proactive approach to loss prevention!



## Vacant and Idle Properties

### Building security

A period of inactivity can expose your facilities to increased risks of theft, vandalism and other misdeeds. The following measures will inform you of best practices to mitigate these risks at source.

- All doors and windows are in good condition and locked.
- All roof hatches and access ladders are properly fixed and locked.
- The security system is in service and supervised by a central monitoring station.
- Theft protection and supervision system is inspected, maintained and tested according to applicable standards.
- CCTV cameras are in use and the recordings are kept.
- The lighting of the courtyard is adequate and in good working order.
- All doors are properly locked, the perimeter is completely fenced, with no sign of breach.

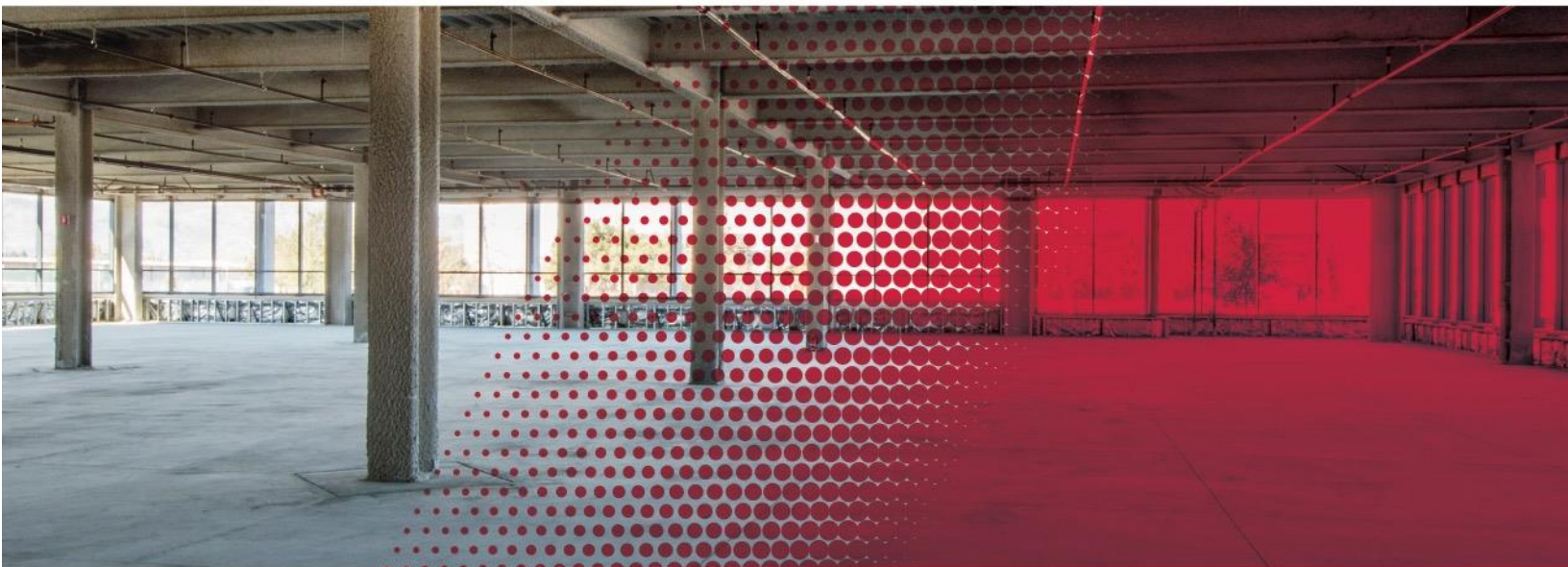
### Mitigation of water damage

Water damage is difficult to detect when your facilities are vacant. This situation can cause heavy damage to your buildings, inventory and equipment. The following measures will inform you of best practices to mitigate these risks at source:

- Make sure the temperature is maintained above 7 degrees Celsius to minimize the risk of freezing and broken pipes or piping.
- Consider installing water detection devices whose signals are monitored.
- During periodic site visits, check for any accumulation of water outside your building. If necessary, clear the accessible drainage devices.

# Loss Prevention

Take a proactive approach to loss prevention!



## Vacant and Idle Properties

### Complementary measures

- During the winter period, ensure unobstructed access to the building and infrastructure. Snow accumulations on the roofs must be continuously monitored and excavation operations must be planned if necessary.
- Maintenance and repair operations must be completed by specialized contractors only.
- Electric heaters and power supplies should always be maintained. Installing a generator is an effective way to prevent a prolonged power outage. Such equipment must be subject to periodic verification and performance testing in order to ensure its proper functioning.
- Ensure that production and support equipment is properly shut down according to manufacturers' recommendations.
- If no security service is present, a weekly visit to all the installations must be completed by a designated person. Visits should be documented in a simple way for follow-up purposes.

If a temporary or permanent **change of occupancy** is planned for your facilities, contact your broker to inform them of the changes that will be made.

If you would like more information on this or other loss prevention topics, visit the Loss Prevention page on [Intact.ca](https://www.intact.ca) or contact your broker.

This document is for informational purposes only and should not be construed as being advice or exhaustive. Intact Insurance makes no representation, warranty or guarantee that use of this information will prevent damage or reduce your premium. Your insurance contract prevails at all times, please consult it for a complete description of coverage and exclusions. Certain conditions, restrictions and exclusions apply. \*Intact Insurance Design is a registered trademark of Intact Financial Corporation used under license. ©2020 Intact Insurance Company. All rights reserved.

