Protect Your Buildings During Temporary Closures

As the United States experiences an unprecedented shutdown due to the coronavirus (COVID-19), a number of camp operations have been paused, leaving the buildings unoccupied for an extended period of time.

Unoccupied buildings can have significant exposures to losses, but there are steps you can take to lower your risk of experiencing a break-in or damage:

- **Verify state orders.** It is important to visit all buildings regularly but it also is important to comply with your state’s Stay at Home/Safer at Home orders and to follow social distancing guidelines.

- **Perform regular security sweeps of the facility.** If you can, designate a staff member or volunteer to walk or drive the property on a regular basis. If there are any suspicious activities such as unknown people around, broken windows, open doors, signs of vandalism, etc., call the police immediately.

- **Keep your property looking neat.** If your state’s laws allow during the shutdown, perform regular maintenance on your property, including keeping the grass cut and removing debris from the walkways and entrances. Dead vegetation and branches can become an ignition source.

- **Attractive nuisance.** Although your property is temporarily shut down, a landowner may be held liable for injuries to children trespassing on the land, if the injury is caused by an object or equipment that is likely to attract children. Secure and/or gate off items like: boats, canoes, go-carts, climbing walls, swimming pools, ropes courses, etc.

- **Pick up mail and newspapers every day.** An accumulation of these items is a dead giveaway that your facility is empty. Ask the person who’s walking the property to pick up the mail and any other items.

- **Inspect the interior of your buildings.** When inside your buildings, inspect all rooms for water damage. If possible, turn off water supply lines to individual fixtures such as sinks and toilets. Consider having your maintenance staff or a licensed plumber install an electronic leak detection system or sensors to alert you to water leaks. Also, check to make sure that all windows and exterior doors are locked.

- **Verify alarms are working.** If any of the buildings have fire and/or security alarms, verify they are activated and working. If monitored by an outside vendor, let them know the details of the temporary closure.

- **Ensure proper temperature of buildings.** Verify heating, ventilation and air conditioning systems are properly working.
  a. In colder climates, adjust the temperature to a minimum of 55 degrees F.
  b. In warmer climates, adjust the air conditioning to 85 degrees F to protect against humidity and potential mold growth.

- **Put your lights on a timer.** If possible, place indoor and outdoor lights on timers to make the property appear occupied.

- **Maintain a relationship with your local police.** Make sure local law enforcement is aware that your building is unoccupied and ask patrol officers to regularly drive by and look for signs of security problems.

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**Did you know?**

At Church Mutual Insurance Company, S.I. (a stock insurer)¹, we know it’s especially important to protect your property during this difficult time. That’s why we have in-house experts who can help you with your risk control questions.

For risk control recommendations and other questions, contact Risk Control Central at RiskConsulting@churchmutual.com or by phone at (800) 554-2642 (Option 4), Ext. 5213

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