The impact of COVID-19 is changing the way we all do business. For the health and safety of all Canadians, non-essential services have been temporarily required to close, leaving many buildings and structures to sit idle for an unknown length of time.

Idle buildings are at a greater risk of vandalism and theft, as well as issues like burst pipes and leaky roofs. Most commercial insurance policies contain provisions around businesses or buildings closing or remaining unoccupied for prolonged periods. If your team is working remotely, or you have shut down your business temporarily, you need to take additional measures to ensure your buildings are safe and you are covered in case of an unforeseen loss.

To help you protect your idle buildings or structures during this unprecedented time, we’ve created the following checklist:

- Arrange daily inspections (interior and exterior), if permitted by your local jurisdiction, for signs of vandalism or forced entry.
- Keep a written log recording the dates and times of when the building was inspected, and any actions taken.
- Post “No Trespassing” signs at all entrances to the building. If you have perimeter fencing, ensure it is in good repair and add signage there as well.
- Remove any cash or other valuables from the premises.
- Keep any alarm systems fully operational.
- Keep a sufficient level of heat in the building. If this is not possible, drain all water pipes to prevent freezing.
- Put lighting on timers so that they automatically turn on and off throughout the day.
- Ensure all doors and windows are closed and locked.
- Remove all combustible or flammable materials from mechanical rooms and have these areas inspected regularly to reduce the risk of fire.
- Immediately repair any vandalism or property damage that happens to the building.
- Continue to maintain the building by cutting the grass, picking up garbage, removing all mail, flyers, and advertisements, etc.
- Notify your local police department that the building is vacant and ask them to include it in their patrols.
- Turn off and unplug any non-essential electrical equipment.