
VACANT AND UNOCCUPIED BUILDINGS

Your municipality may have one or more *empty* buildings. For insurance purposes there are two types of empty buildings: unoccupied and vacant.

An **unoccupied** building is a structure that is not occupied on a daily basis, such as a storage building, seasonally used building (snack bar, etc.) or an infrequently used meeting hall.

A **vacant** building is one, which has not been used for any municipal purpose for more than 60 days and contains no municipal property.

Vacant and unoccupied buildings are created in two ways: The town/ school department vacates a structure, or a building is acquired by purchase, gift, eminent domain or tax foreclosure.

Whenever a building becomes, or is acquired as a vacant/ unoccupied structure, MIIA must be informed immediately so that it can be inspected and arrangements made to provide appropriate insurance coverage.

Vacant and unoccupied buildings pose a number of unique problems. Vacant buildings, especially, are more prone to vandalism, fire, water damage and break-ins. A number of steps can be taken to reduce your risk:

- Make sure all exterior doors are locked.
- Cover all windows at the basement and first floor levels with plywood or heavy metal screening to help prevent unauthorized entry and glass breakage.
- If the building is equipped with a security system, keep it activated. If there is no system in place, install one.
- Vacant buildings- Drain all water and heating system pipes, tanks, boilers etc. (If building has a wet pipe sprinkler system, heat must be left on.)
- Unoccupied buildings- keep heat on high enough to prevent freeze-ups or if building does not need to be heated, drain the water/heating systems. (If the building has a wet-pipe sprinkler system, heat must be left on.)
- Have the police do exterior checks of the building as often as possible.
- If the building is not entered on a regular basis, check the interior at least twice a week.

The above steps will aid in reducing potential damage to your unoccupied and vacant structures.

Contact the MIIA Loss Control Department with any questions at 1-800-882-1498.