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## Property Insurance

### The insurance implications of unoccupied properties

The responsibility for unoccupied premises rests with the owner or the lessees, dependent on the position at the time. Evidence shows that the prospect of damage or injury arising from empty buildings is high, even if only temporarily vacant, e.g. prior to sale or refurbishment.

Each year there are around 9,000 fires in empty buildings. Other common problems include theft of contents or fixtures, vandalism, fly tipping and occupation by squatters etc. Empty buildings are also at risk of water damage due to inadequate maintenance and repairs, especially when coupled with infrequent site visits.

Owners have a legal 'duty of care' to third parties; such as authorised people entering the premises, whether they are employees, estate agents, surveyors, buyers, etc or even trespassers including children who may simply use the area as an unofficial playground.

Due to the increased risks involved, premiums charged by insurers are often higher than when they are occupied. In addition, special terms are often applied with cover often limited to fire, aircraft, lightning and explosion. If a building owned or occupied by you is vacant even if temporarily, you should let your broker know immediately so that they can tell your insurers.

For advice on the best type of insurance for unoccupied properties, call Ben Butler on 0118 9165 481