



It is safe to say we were all expecting 2021 to get off to a better start, so when the lockdown restrictions were announced in Scotland after Christmas, we were all very disappointed.

Insurers have found it challenging to keep up with the lockdown variations between the home nations and therefore their stance during the January 2021 lockdown does differ from any previous lockdowns. There are several factors affecting their change in stance, mainly:

- The weather is much colder at this time of the year, so the risk of pipes freezing is greater.
- Longer, darker hours increase the risk of theft and arson.

We urge all clients, where your building/s is/are unoccupied, to check the unoccupancy terms & policy conditions within your policy documentation and adhere to the conditions. Each insurer has different terms, however, as a minimum we suggest the following:

- Carry out internal and external inspections of your building/s at least once a week. (Government guidance allows those responsible for premises to attend them for inspections and maintenance even where they are otherwise closed. These steps will therefore remain in place until such time the Government's guidance changes)
- Utilities (electrical, water, heating) – shutdown and isolate / drain any non-essential utility services that are not required for operational reasons. If the heating system is not being drained, then maintain minimum temperatures to prevent freezing.
- Maintain and record a weekly log of inspections.
- Immediately repair, or arrange to repair, any issues detected (including removal of graffiti and continue to maintain security / alarm / fire protection installations).
- Remove any waste from the premises either inside or outside the building/s.
- Check to make sure all the external doors are locked, and all windows are secured and locked.
- All alarm systems should be armed and fully operational.

If you have any questions relating to your individual policy unoccupancy terms & conditions, please do not hesitate to contact us.



January 2021

INSURANCE Update on the January 21 COVID-19 lockdown by Shona Robertson – Partner H&R Insurance Services

Contact Details

Phone: 01224 848111

Email: commercial@hrinsure.co.uk

Website: www.hrinsurance.co.uk