



ISSUE 6

DUE CARE DEMANDS GOOD PRACTICE WHEN PREPARING PREMISES TO BE UNOCCUPIED



These are testing times and we are encountering many challenges for the first time. Closing a business or preparing to operate remotely at short notice for the lockdown, perhaps without having attended to all that good practice would demand, are key examples.

In this newsletter, we will discuss some considerations that need to be given to potential risks at insured premises while they are unoccupied. They represent good practice for the lockdown period and will mitigate against losses. Good practice requires an insured to prevent or limit any potential losses at their business premises while these are unoccupied. We will also remind you of the process for dealing with a claim should one arise at this time.

It's important for insured clients to have prepared their premises properly for being unoccupied during the lockdown and, if there have been lapses in that process, to remedy these as soon as possible.



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Here are 3 simple “best practices” for the lockdown of your clients’ businesses:

- The alarm system is an essential defence. Insured clients should check regularly with their alarm company that the alarm is fully functional and the premises protected.
- Closing gas, water and electricity supplies and switching off associated equipment is also critical to avoid loss. If insured clients suspect that gas, water or electricity supplies have not been properly switched off or the associated equipment decommissioned in the rush to lockdown, persons (to whom permits have been issued) can be engaged to assist during the lockdown with the correct switching off of supplies and idle equipment.
- Finally, if an insured’s vehicles are laid up for the lockdown, where possible have the maintenance staff start and run the engines periodically to prevent batteries from running down. Insured clients should also do this with their personal vehicles.

The persons (to whom permits have been issued) performing security or essential maintenance functions at the insured’s premises are exempted from the lockdown provisions.

These include electricians, plumbers, engineers and the like to whom permits have been issued and who can be engaged to address the above if necessary.



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If you or your insured clients encounter any challenges related to the above risks, please contact Renasa or an emergency service provider as soon as possible to assist in addressing them.

Should any insured client suffer a loss during lockdown the claim should be reported as soon as possible even where service providers cannot be appointed immediately so that the service providers can be prioritised for as soon as the lockdown ends.

And stay safe!



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