

UNOCCUPIED BUILDINGS

GUIDANCE FOR DIOCESAN VOLUNTARY AIDED SCHOOLS

What do my insurers consider as an unoccupied building?

School Buildings that are not used during usual school holiday periods will not be considered as unoccupied under the diocesan property insurance policy. What would be considered to be an unoccupied building is a residential house not currently being lived in, such as a former caretaker's house, or a detached school building no longer being used during term time, such as terrapin huts being used for storage.



If one of your buildings is considered to be unoccupied by your insurer, there are strict policy conditions the school must follow for the building to continue to benefit from full property insurance cover.

What must I do if I have an unoccupied school building?

As soon as you are aware of a building becoming unoccupied, you must:

- Notify CIS of the unoccupied building
- Turn off all mains services to the unoccupied building, except for electricity if there is a fire or intruder alarm, and except for central heating or sprinkler systems which may be kept working above a minimum temperature of 5 degrees Celsius between 1st October and the 1st April
- Secure the building against unlawful entry by closing and locking doors and windows and setting any fire or intruder alarms
- Arrange and record regular internal and external inspections of the building
- Seal up any letter box and take steps to prevent the accumulation of any post

If I follow the above, what property insurance cover will the building receive?

Unoccupied school buildings will be protected against theft, fire, flood, impact, accidental and explosion damage, subject to the policy wording. However, cover for damage caused by freezing, escape of water or by malicious persons is specifically excluded for unoccupied buildings. It is therefore essential to follow the above policy conditions in securing the property and correctly setting the central heating to avoid the school suffering a loss that will not be covered by your insurance.

If you have any queries, or would like to discuss this further, please do not hesitate to contact us on 01296 422030.