



Temporarily Unoccupied Properties due to COVID-19

The existing level of cover will continue to be offered beyond the initial 90-day period agreed (27 March 2020) provided the Risk Management requirements are met in full; see below: -

- **Waste** – Remove all external waste, pallets and empty skips before closure of the Premises.
- **Waste bins** – Empty all waste bins and move to a secure area, ideally at least 10 metres from the building. If it is not possible to keep at least 10 metres from the building then these bins should have locked lids.
- **Fire Systems** – Ensure all fire and/or sprinkler systems remain fully operational.
- **Fire Doors** – Check to ensure that internal fire doors are closed.
- **Building Utilities** – Ensure all non-essential electrical devices and building utilities are turned off.
- **Inspections** – Arrange for a weekly inspection of the building (internally and externally), risk assess for any lone working issues. Comply with existing Government guidance regarding vulnerable people and lone worker risk assessments.
- **Physical Security** – Check that physical security measures are in place and effective. For example, fences are fit for purpose and in good repair, windows are locked, shutters are in place, gates are locked.
- **Intruder Alarm** – Set intruder alarms and ensure that the remote signalling is in place. Make sure there are a sufficient number of key holders available to respond to an activation within 20 minutes.
- **Maintenance** – As long as it is practical, continue essential maintenance and complete any remedial measures. Continue to respond to all Building Management Systems (BMS) alerts

[IF YOU ARE UNABLE TO ADHERE TO THE ABOVE; PLEASE REFER PAGE 2](#)



Temporarily Unoccupied Properties due to COVID-19: continued

IF YOU ARE UNABLE TO ADHERE TO THE INSURER RISK MANAGEMENT REQUIREMENTS

Where You are unable to adhere to the Insurer Risk Management requirements for example:

- Shielding
- Unable to travel to the premises etc.

You must contact us immediately providing the reasons why not for referral to Insurers

ONCE THE GOVERNMENT GIVES THE GREEN LIGHT FOR HAIRDRESSERS/ BARBERS/ BEAUTY SALONS TO RETURN TO TRADING AND YOU ELECT NOT TO RETURN YOU WILL NEED TO CONTACT US IMMEDIATELY, CONFIRMING WITH FULL DETAILS FOR REFERRAL TO INSURERS.

Many thanks and keep safe.
Just Hair Insurance