

Unoccupied buildings

Protecting your empty churches

It can be difficult to see a church that was once at the heart of its community close its doors. However, it's even more upsetting to see that church fall into disrepair, prey to vandals or worse suffer an arson attack. Once a church building is empty there is a risk of squatters taking up residence and routine maintenance is often overlooked which can result in blocked gutters, slipped roof slates and tiles, which can then lead to water damage.

As the churches' owners you need to take into account any risks to the public, including trespassers. The Occupiers' Liability Act 1957 and 1984 imposes a duty of care to both lawful visitors and trespassers to the property.

There are wide insurance implications relating to vacant churches and it is a policy requirement that you inform Methodist Insurance about any such properties.



Tell us your church is empty



According to the conditions of Methodist Insurance policies, churches must notify the company within 30 days of a church becoming unoccupied. This is because unoccupied buildings are at much greater risk of damage than occupied ones.

We know from bitter experience that once a church or hall is closed down, it can very quickly become a target for vandals.

In order to maintain and protect the property and your legal responsibility as its owner you need to carefully manage the risks that an unoccupied building presents.

When you call us please have the following information ready:

- Why has the church become empty?
- When did the church become unoccupied?
- What are the plans for the church?
- What security measures have you got in place and what steps have you taken to prevent damage by vandals?

Protecting the property	Risk management
<p>All mains services, electricity, gas and water, should be turned off and all water systems drained down.</p> <p>Mains services can remain connected where existing intruder or fire alarms, security lighting or automatic sprinkler systems are installed in the property so they continue to work.</p>	<p>At least once a week a responsible person should inspect the premises internally and externally to check for any damage or deterioration in the condition of the building. These visits should be recorded and logged because we may need to use this record if we have to defend you against a claim. We have included a log sheet for you to record your inspection visits.</p> <p>Report any evidence of damage or illegal entry to the property immediately to Methodist Insurance.</p>
<p>All doors, windows and any other points of access to the property should be closed, secure and locked.</p>	<p>Review existing risk assessments for the building (including fire risk assessments) because they will need to be updated to reflect the change in circumstances. Suitable safety measures should be introduced and any risks identified from the assessment such as holes in floors, missing handrails or weakened floors should be addressed.</p>
<p>If the property is likely to be unoccupied for an extended period of time remove any unnecessary items such as furniture or items stored in the building this includes any flammable liquids and any other flammable materials.</p>	<p>It is essential that all keys to the property are accounted for. Codes to the alarm systems should be changed so that they are only known to those people with responsibility for the church while it is vacant.</p>
<p>If the church has any fuel or storage tanks they should be drained down or emptied and their contents removed by the usual supplier.</p>	<p>The local Police and Fire Brigade should be advised the property is unoccupied.</p>
<p>If there is perimeter fencing around the church this should be maintained and any plants and trees trimmed so they do not obscure the building.</p>	<p>Set up redirects with Royal Mail so that post does not build up at the church because this can be a fire risk.</p>

