

Catholic Mutual... "CARES"

Best Practices for Short-Term Vacant/Unoccupied Structures

During the time of this global pandemic, it is important to maintain your properties during their vacancy. If your church, school, hall or other buildings on your parish property are closed during the pandemic, please consider these best practices to protect you from damage and loss. If feasible, we recommend inspecting your properties every other day to help reduce the potential for loss. A person with knowledge of the buildings and function of equipment is best suited to conduct these inspections. Please know, these recommendations are not all inclusive as your specific location may require additional actions to protect you from loss.

To reduce weather related losses:

- If your climate is such, please ensure you are still practicing proper winter maintenance (i.e., ice and snow removal on walkways, parking lots, etc.) Any portion of your property that is publicly accessible must be maintained to reduce your slip and fall injuries.
- Maintain a minimum temperature of 50 degrees throughout the entire building as to avoid freezing pipes and a subsequent water loss.
- In warmer, more humid climates and seasons, you should monitor the humidity level of the buildings and maintain it at less than 50% relative humidity (RH). 40-45% RH is ideal. RH above 60% provides good conditions for mold growth. A/C units can be left on and the temperature turned up or dehumidifiers used. All buildings can act differently and even different areas of the same building can differ on how they act in regards to the outside weather conditions and they should be monitored.
- If there is potential for thunderstorms in your area, please ensure any sump-pumps are functioning properly, gutters/downspouts are directing water away from the buildings etc.
- If you experience excessive rain during this time, don't assume your buildings will stay dry as wind-driven rain can enter a building in many inconspicuous areas. After heavy rains or storms, have someone inspect ceilings for water leaks, roofs for standing water and basements for flooding.
- If you had excessive winds, check roof for missing/loose shingles as well as adjacent trees that may have had branches damaged which could potentially fall onto your building.

To reduce your fire potential:

- Consider unplugging all non-essential appliances to help reduce the potential for fire. It is best not to have appliances energized for long periods of absences from your buildings. These items may include organs, coffee makers, radios, lamps etc.
- Inspect your HVAC system to ensure it is functioning properly.
- Be extra cautious with unattended candles. If parishioners are allowed to enter the chapel/church for adoration, monitor the votive candles and ensure they are not lit while vacant.
- While inspecting property, inspect the fire alarm panel for any trouble indicators and address immediately.

To reduce your vandalism/burglary/theft potential:

- Ensure all windows/doors are secured.
- Inspect for exterior damage that may indicate an attempted break-in. We recommend the property be inspected or walked around daily. The pastor or a local parishioner can be asked to do this, especially if the pastor has more than one congregation. If anything out of the ordinary is noticed, contact the police and do not enter the building yourself. You should also inform the chancery.
- All existing plants and shrubbery should be trimmed to expose doors and windows.
- Maintain adequate exterior lighting in parking lots and around buildings.
- Recommend leaving some lights on in the building to give the appearance it is occupied during night-time hours as a deterrent from burglary or vandalism.
- Consider parking a car overnight on the property to also act as a deterrent.
- Consider additional protection/security for your sacred vessels and relics. Any precious metals or jewels should be locked in a safe in the church or rectory, if possible.
- If you have security cameras, monitor or review their recordings frequently and report any suspicious activities to law enforcement.
- Consider asking your adjacent residential/business neighbors to report any suspicious activity to you. They could potentially see something on their video doorbell or security cameras which may be useful.

The following is a list of documents from our CARES Library in CMG Connect that may be useful to you during this time. Please note, while some documents were written for extended or permanent vacant buildings, some of the material may not apply for short term vacancies i.e., "winterizing your water pipes." Likewise, other such documents are written for daily and normal operations of your parish and therefore, only portions of the document will apply to the temporary closing of your buildings.

- ✓ *After the Storm*
- ✓ *Candle Safety*
- ✓ *Prevent Frozen Sprinkler Systems*
- ✓ *Protect Your Property from Freeze Damage*
- ✓ *Sump Pump Guide*
- ✓ *Vacant and/or Unoccupied Buildings*
- ✓ *Security Recommendations*

Should you need any further assistance during this time, please do not hesitate to contact your Risk Management Representative.