

Emergency store and office shutdown

What is the hazard?

An unplanned emergency shutdown, due to a catastrophic equipment failure, pandemic, strikes and riots, or other unforeseen sudden events usually happens when you least expect it. There is never a good time to be forced in to shutting down an operational facility, but it is important that the site is prepared for an emergency shutdown, so that it can be managed in a controlled way.

A store, office building, or other facilities, that stand vacant can be subjected to an increased risk of loss. Damage to the buildings can range from minor cosmetic damage to the complete loss of the facility.

- The personnel are not present to detect and react to problems.
- The utilities are sometimes turned-off without any consideration of the consequences.
- Maintenance is often ignored.
- The building can be an easy target for people such as thieves, vandals, or arsonists.

How to reduce the risk?

- Activate your emergency response plan.
- The local authorities, such as police, fire departments etc. should be informed that the building is vacant.
- Inform other relevant parties such as suppliers, customers and insurer.
- Plan visual inspection. Regular walk-trough to make sure everything is shipshape.
- Keep records of change controls, deviation incidents etc.
- Ensure that any hazardous materials are disposed of or appropriately stored.
- The life period of goods is reviewed and materials which might deteriorate are removed. Some deteriorated material might cause additional damage to surroundings or require higher efforts to remove them, if not treated right in an early stage. E.g. mildew on food or other organic substances.
- After a shutdown, ensure a secure re-start of your operation in accordance with your crisis management, business continuity plan and guidelines from original equipment manufacturers (OEM).



Protection systems

- Sprinkler systems, where installed, should remain fully functional.
- Automatic fire detection, where installed, should remain fully functional.
- Inspections, tests and maintenance of sprinkler-, fire detection- and intrusion detection system are continued in the normal way.
- Fire doors are closed

Site security

- Secure the perimeter of the site and all the doors and windows of the buildings. Additional shutters for windows and doors, locks or barriers are set up as needed.
- Consider hiring a security service company or increase the existing security arrangements.
- CCTV and intruder detection systems, where installed, should remain fully operational and extended if needed.
- Valuable materials which could be attractive for burglary are not kept outside. Especially cash should be removed from the premises.
- The external lighting, where installed, should be maintained.
- The outdoor areas should be cleared of all combustible materials within a distance of 10 meters from any buildings.

Utilities

- The building's heating should be maintained to provide a minimum background temperature. Evaluate if other utilities, including electricity, gas, water, compressed air, HVAC, steam, etc. should be isolated. (Isolate as necessary, only after careful consideration).
- All non-critical and non-essential equipment should be shut down. All non-essential instruments, heaters, and other devices such as battery chargers and coffee machines should be shut down and unplugged from power points.
- All operations that depend on outside power sources should be shut down in an orderly manner, following established procedures.
- Consider monitoring any boilers, or other equipment, that must remain on line.
- Check that all unnecessary gas connections and cylinders are turned off.

If needed, please contact your insurance broker or If Insurance for more detailed advice and support.



This Hazard Info Sheet is and is intended to be a presentation of the subject matter addressed. Although the authors have undertaken all measures to ensure the correctness of the material, it does not purport to list all risks or to indicate that other risks do not exist. If P&C Insurance does not give any guarantee thereof and no liability is assumed by reason of this Hazard Info Sheet as it is only advisory in nature and the final decisions must be made by the stakeholder. It shall not be applied to any specific circumstance, nor is it intended to be relied on as providing professional advice to any specific issue or situation.

GLOBAL INSURANCE SERVICE with a Nordic touch

As a client with complex exposures in the Nordic countries or anywhere else in the world, you can benefit from co-operation with If P&C Insurance. Read more about the full coverage of international services at our website.

