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The Heart of Your Insurance Protection



### **Loss Prevention Tips**

Should your business be unoccupied for a period of time in response to these challenging times, keep these helpful tips in mind to better protect you and your property.

#### **Utilities & Equipment**

- » Maintain heat at a minimum of 60 degrees to prevent frozen pipes.
- » Consider utilizing a smart thermostat as a monitoring tool.
- » Disable power of unnecessary equipment at breaker panel.
- » Ensure fire/smoke detectors and carbon monoxide detectors are in working order.
- » Clearly label main water shut-off.
- » Ensure proper interior and exterior lighting.
- » Secure flammables/combustibles in appropriate spaces.
- » Continue with standard equipment maintenance.

#### Security

- » Confirm fire/burglar alarm is connected, alert security company, and update emergency contact info as needed.
- » Consider utilizing video monitoring as additional security.
- » Remove valuable items easily targeted by vandals.
- » Confirm all doors and windows are secure.
- » Consider requesting nightly drive-by check-ins from local law enforcement.

#### Inspections

- » Take photos of interior and exterior.
- » Inspect premises weekly. See reverse side for details.

Please contact your independent agent with any questions or concerns. Their contact information is listed on the first page of your Renewal Declaration.

## **Unoccupied Building**

Weekly Walk-Through Checklist

Use this checklist to safely maintain your business as it temporarily remains unoccupied.

Check for Evidence of Vandalism, Graffiti, or Unauthorized Access	Ķ
Check for Evidence of Leaks on Ceilings and Roof	
Confirm Heating/Cooling System is Fully Operational	
Inspect Plumbing Connections for Signs of Leaks	[រារ
Check for Evidence of Pests	
Make Sure Exterior Areas (Sidewalks & Stairs) are Free of Debris or Trash and are in Good Condition	V.

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