

Commercial Operation Closure Checklist



Did you know that there is a difference between your business being vacant and unoccupied?

Vacant - means that the property is entirely empty including people and other property. Insurers consider vacancy a material change in risk. The business owner needs special permission from their insurance company to leave a premises vacant.

Unoccupied - means the absence of people. In the event of a business closure due to COVID-19 and the stock & equipment remaining on premises, the risk would be unoccupied because the humans are not there. The insurer does not consider this a material change in risk. Business owners should continue to exercise due diligence with frequent inspection and necessary maintenance.

Closure Checklist

- Remove the cash register and other valuables from the premises.
- Post signs indicating security monitoring systems at the premises
- Install security cameras at the entrance, exit and interior of the business
- Turn off all non essential electrical - computer power bars, water coolers, copy machines and whole wings of the building at breaker panel if possible.
- Water heaters can be turned down or off.
- Consider turning off the water main, unless your building is protected by sprinklers
- Turn off/remove all portable plug-in heating.
- Move any items of value away from windows or view points.
- Make sure security system/cameras are in good working order.
- Close and lock all exterior gates.
- Attend and inspect the premises frequent
- Maintain exterior perimeter lighting
- Maintain heat to protect from freezing
- Ensure all fire and Carbon Monoxide detection devices are in good working order
- Shut off the main gas line to any equipment or heating systems (generally behind the units or near an exit)
- Commercial fryers should be emptied, cleaned and shut down completely

Always seek professional advice if your business has specialty equipment or specific needs.

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