



COMMERCIAL OPERATION CLOSURE CHECKLIST



Temporary or extended business closures can increase the risk of loss if proper precautions are not taken. This checklist outlines key steps to help reduce risk related to fire, water damage, theft, and equipment failure during a closure period.

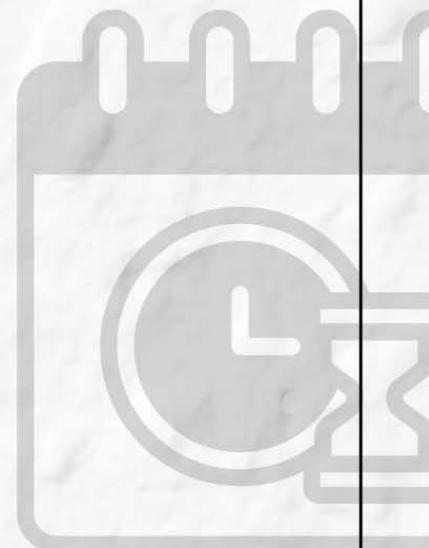
Vacant vs. Unoccupied

It is important to understand the difference between a property being vacant and unoccupied, as this can affect insurance coverage.

Vacant:	Unoccupied:
A property is considered vacant when it is entirely empty, including people and other property. Insurers consider vacancy a material change in risk. Special permission from your insurance company is required before leaving a premises vacant.	A property is considered unoccupied when people are temporarily absent but stock, equipment, or contents remain on site. Unoccupied properties are not typically considered a material change in risk; however, business owners must continue to exercise due diligence through regular inspections and maintenance.

Closure Checklist

- Remove cash registers and other valuables from the premises
- Post signage indicating that security monitoring systems are in place
- Install and activate security cameras at entrances, exits, and interior areas
- Turn off all non-essential electrical equipment (e.g., power bars, water coolers, copiers); shut down non-essential areas at the breaker panel where possible
- Turn water heaters down or off
- Consider shutting off the main water supply unless the building is protected by sprinklers
- Turn off or remove all portable plug-in heaters
- Move items of value away from windows and visible areas
- Confirm that security systems and cameras are in good working order
- Close and lock all exterior doors and gates
- Inspect the premises frequently during the closure period
- Maintain exterior perimeter lighting
- Maintain heat as required to protect against freezing
- Ensure all fire and carbon monoxide detection devices are operational
- Shut off the main gas supply to equipment or heating systems where appropriate
- Empty, clean, and fully shut down commercial fryers



Always seek professional advice if your business has specialty equipment, processes, or unique operational needs.