**Unoccupied Building Planning Document**

Note on completion of this document

During the current period of change across the Church an increased number of buildings are likely to become unoccupied. This document is intended to help you plan for the impact that this may have on the insurance arrangements for your church or hall, and to help you prepare to manage the protection of your property in line with your insurer’s requirements. It is not intended as a form to be completed and returned to CoSIS and so you are free to decide on the questions to answer and detail required in order to support your planning process. Once completed it can be shared to help other parties understand the change in your property’s occupation during this process and the areas where you may require assistance. (Note that CoSIS have an Unoccupied Buildings Questionnaire which is the document that will require to be completed by your insurer prior to your property becoming unoccupied.)

Insurers regard unoccupancy as a significant increase in risk because unoccupied buildings are much more likely to suffer damage due to vandalism, malicious fire, and theft. As a consequence, insurance policies are designed to automatically

* Include requirements that oblige you to advise your insurer as soon as you are aware of any change in use or the occupation of your property
* Look to apply a condition that dictates how you must manage your property to minimise the risks associated with unoccupancy
* Restrict cover on unoccupied buildings, particularly in respect of escape of water, theft, and malicious damage
* Seek to change the basis of cover from “reinstatement”, that is rebuilding the property, to some other reduced basis of settlement in the event of a claim

All of the above have the potential to impact on the protection that your policy affords and could lead to a claim not being paid.

In addition to the above it is likely that your insurer will want to survey your property to assess whether additional protections are required to secure your property whilst it is unoccupied. There will also be an expectation that any existing protections, such as fire and security alarms, will remain in operation, including remote signalling arrangements currently in use.

**Policy Condition**: **Unoccupancy**

To help you understand the onerous nature of the unoccupancy condition, and plan how you might manage your property, a copy of the unoccupancy condition that applies to properties previously occupied as churches and church halls is shown below. (Note that a different wording with two cover options applies to manses.) As you can see this condition makes it a requirement that

* the property is regularly inspected with a log kept
* combustible contents are removed
* reasonable physical security is put in place and used
* utilities are managed in an appropriate fashion for an unoccupied property

The full wording is shown below

**Unoccupancy Condition: Church Scheme**

You must

* + - 1. carry out internal and external inspection of the Buildings at least every seven days
  1. maintain a weekly log of such inspections to be retained for a period of at least 12 months

(b) as soon as possible, repair, or arrange to repair, any damage or defects found including the removal of graffiti

(c) carry out a monthly management check of the weekly inspections log.

* + - 1. Remove all loose combustible items, including furniture (other than ecclesiastical furniture), pallets, mail/flyers, waste, refuse, stock and materials in trade, and gas bottles, either within or outside the buildings, from the Premises.
      2. Securely lock all external doors, close and secure all windows,

(4) (a) Turn off all sources of power, fuel and water at the mains and wherever possible,

chain and padlock the isolation valves,

(b) drain all water and fuel supply tanks, apparatus and pipes.

However, where the buildings are protected by

an Intruder Alarm, CCTV or Fire Detection System, You must provide sufficient power for their effective operation.

a sprinkler installation, You must provide sufficient power or water supplies for its effective operation and sufficient heat to prevent it freezing.

(5) Advise Us immediately if the buildings are to be occupied by contractors for renovation, alteration or conversion purposes or if the buildings are to become occupied or used.

| **Unoccupied Buildings Planning** | | | | |
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| **Name of Congregation....................................**  **Presbytery......................................................** | | | **Church Scheme Reference..................** |  |
|  | |  |  |  |
| State which Building is expected to become unoccupied  ............................................................................................................................................... | | | | |
| Is the Building locally owned or ‘Vested’ in the General Trustees? Owned/Vested  Is the Building ‘Listed’? Yes/No  Grade of listing ………….  **Sharing Information and change in responsible persons during disposal process:** Where the creation of an adjusted charge results in the disposal of a property the legal relationship between the congregations will change and on occasion the individuals involved in managing the process may also change.  What arrangements have been made to make sure that   * prior to the congregations uniting, representatives of each congregation are made aware of important information relating to changes that might affect their property’s insurance so that they can advise their insurer?   ...............................................................................................................................................   * representatives of the united congregation are fully aware of decisions previously taken so that they can continue to manage the disposal effectively?   ...............................................................................................................................................   * any arrangements that may be important to the insurance of the property, such as continuing inspection or retention of a security alarm contract, remain in place once the congregations are united?   ............................................................................................................................................... | | | | |
| **.** | **The building**  Describe the current occupation of the Building.  ……………………………………………………………………………………………………….  ……………………………………………………………………………………………………….  How will occupation of the building change once it has been decided that it has been identified for disposal?  ...............................................................................................................................................  ...............................................................................................................................................  When is it planned for the premises to become unoccupied?  ...............................................................................................................................................  Does it communicate with any other occupied building, such as a church hall? What impact will this have on the use of both buildings and how will this be managed?  ...............................................................................................................................................  ...............................................................................................................................................  Once the building is unoccupied it is likely that insurance cover for contents and valuables will be reduced or removed. How will the risk to the property’s contents be managed during disposal? What, if any, cover for contents will still be required after the building is unoccupied? Appropriate levels of protection should be discussed with CoSIS and agreed with your insurer if possible.  ...............................................................................................................................................  ...............................................................................................................................................  Is your property protected by either a fire or security alarm? Are plans in place to maintain the system in operation during the unoccupancy period, including any existing signalling or monitoring?  ...............................................................................................................................................  ...............................................................................................................................................  What are the plans for the future of the pipe organ if one exists? Is it to be sold separately or required to be protected as the property may be sold to another religious organisation who may want to use it?  ...............................................................................................................................................  **Sale or Disposal**  If the premises are to be sold what is the estimated timescale  Until the property goes onto the market?  ...............................................................................................................................................  For the property to sell once on the market?  ...............................................................................................................................................  If the property is not to be sold what is the plan for disposal of the property?  ...............................................................................................................................................  ...............................................................................................................................................  Do you foresee any risk that the congregation will be unable to maintain the arrangements put in place to manage the property during the disposal process for the full period from closure to conclusion of the sale detailed above?  ................................................................................................................................................  ................................................................................................................................................  **Increased Risk**  Is there any reason that you might have to disclose special circumstances to your insurer? For example, because your property is in a poor state of repair, a ruin, due to be demolished, has outstanding electrical inspection or other regulatory requirements, or suffers from some increased risk that you cannot manage effectively   |  | | --- | |  | | ................................................................................................................................................  ................................................................................................................................................ | | | |  |
|  | **Compliance with the unoccupancy condition**  When your property becomes unoccupied will you be able to make appropriate arrangements to comply with the requirements of the Unoccupancy Condition? It is suggested that you detail the proposed arrangements below.  Weekly inspections including logging?  ...............................................................................................................................................  ...............................................................................................................................................  Removal of combustible contents?  ...............................................................................................................................................  ...............................................................................................................................................  Check that appropriate security arrangements are in place and maintained?  ...............................................................................................................................................  ...............................................................................................................................................  Make appropriate arrangements to minimise the risks from services such as water, electricity and gas?  ...............................................................................................................................................  ...............................................................................................................................................   |  | | --- | | **Completed by: Name..................................................... Position.............................................** | | **Signed.............................................................................. Date.....................................** | | | |  |
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