



VPS Cold Weather Plan for Vacant Properties

A Triple Level Plan for Protecting Empty Properties from Winter Weather





Introduction and why this plan is important:

This cold weather plan provides a framework to help owners of vacant properties to manage the risks of damage due to snow, frost, burst pipes and winter storms. These guidelines are based on the approach that VPS inspectors and site risk assessors themselves undertake when looking after a property that is temporarily vacant. There's an 'At-a-Glance' quick checklist at the end.

Damage caused by weather can cost thousands to repair – flooding from a burst pipe in an unattended property can go unnoticed for days; the repair to a roof which has collapsed from heavy snow can run into five figures quite easily. These costs can often be claimed from an insurance policy, but not all claims will be met if a property has not been maintained properly.

The example of a roof collapse from fallen snow is a good illustration where an owner or landlord can be left severely out of pocket:

In one case study the roof of a conservatory became damaged, caused by heavy snowfall over a period of days. The insurer rejected the claim, saying that the damage was not covered as an insured event such as storm damage. There had been a significant amount of snow on the roof of the conservatory before the damage had occurred. A one-off event of extreme snowfall would constitute a storm, but this was snow that had built up gradually over a period of days.

The claim, and the ensuing complaint, was not upheld.¹

The [VPS Cold Weather Plan for Vacant Properties](#) is aimed at avoiding such insurance compliance gaps – and following it, or requesting a risk assessment from VPS, could save thousands of pounds.

About VPS

VPS are the leading specialists in managing vacant property.

This Cold Weather Plan is based on decades of experience: the VPS Group secure more than 50,000 properties and employ over 1600 staff in locations across the UK, and mainland Europe. We specialise in securing, maintaining and managing vacant property across a wide range of commercial, industry and residential sectors.

Our extensive range of vacant property management services provide customers with the peace of mind that their empty property is safe and secure, and help to retain its value and meet insurance compliance requirements.

Head Office Location

VPS UK Ltd

Tel: 0330 005 5300

¹Case Study C, http://www.financial-ombudsman.org.uk/publications/technical_notes/storm-damage.html





Cold Weather Data

Although the UK and Northern Ireland have had many recent relatively mild winters, during 2013 many parts of England, including the South Coast, experienced 63 days of air frost or more - air frost occurs when the air temperature falls to or below the freezing point of water. In addition, 2012 was the second wettest year on record.

Three Level Plan:

Level 1 Winter Preparedness and action

Once November rolls in, checks for cold weather preparedness should take place.

Check roofs and buildings structure

Are roofs in a good state of repair, secure and complete – are there any gaps in tiling, visible signs of water leaks, inside or out; any exposed and unprotected beams, or signs of possible weaknesses in the structure holding the roof – rusty nails, weakened supports for example.

Severe roof leaks, bowed pipes attached at the ceilings, cracks in the walls or masonry, doors that pop open, as well as doors or windows that are difficult to open are also signs people should look for.

If a roof is already in a poor state of repair, further damage from a winter storm may not be covered by insurance.

Snow has a great deal of weight, and that weight increases immensely when rain, ice and sleet are added to the mix. Two feet of snow on the average-sized roof can be the equivalent of 38,000 pounds, or 19 tons. All of this weight puts stress on your roof and weakens its structure.

Complicating matters more, the melting of this mass can cause water seepage, which can rot roofs, destroy insulation, flood attics, ruin gutters and damage the interior of your property.

Check your gutters are clear

Blocked gutters and downspouts can cause ice dams as well as rot and other water-based damage to your property. Before the first snow falls, check your gutters are clear of leaves, twigs and other debris that have collected through the autumn.





Check retaining walls are stable

Insurers receive claims for collapsing walls after winter storms. Sometimes the collapse was caused by a gradual build-up of pressure behind the wall. This can be aggravated by “weep-holes” becoming blocked over time, by an absence of any “weep-holes” at all, or by incorrect mortar repairs in older walls.

“Weep-holes” and lime mortar allow moisture building up behind the wall to escape, easing pressure and reducing the chance of the wall collapsing. Most modern walls have weep-holes – but many older walls do not.

If an insurer thinks that a wall has collapsed because of earth behind it becoming saturated over time, they would not regard this as winter storm damage (although this type of damage might be covered by other parts of a buildings insurance policy).

Check utility pipes:

- are in good repair
- water pipes and tanks drained down
- or where necessary insulating materials are in place

Most vacant properties will have gas, electricity and water pipes running through them: - check they are not damaged, both internally and externally, and repair them if they are.

The major insurers that we partner in vacant property protection request properties are drained down. VPS are on hand to provide this simple preventative method that also helps prevent the build-up of stagnant water which can lead to legionnaires disease.

Water pipes, if not drained down, should be insulated if a building is unoccupied, and some insurance policies require a minimum temperature (usually 15 degrees) to be kept inside a building even when empty. Pipes made of lead and copper may also attract metal thieves – even ‘live’ cabling or gas pipes have been cut (at the thieves’ risk) – so take into account any special measures that may need to be implemented to keep these secure.

Ideally instruct for all utilities to be turned off, have the water tanks drained down and secure the stopcocks with purpose made locks such as VPS’ Paclock. This will help ensure any unauthorised entrants to the property are unable to reinstate the utilities.

Check your cover with your insurer

Make sure you know what you are covered for, and whether there are any compliance issues. Many empty properties won’t have accidental cover for example – but sometimes weather related damage can be covered by accidental insurance where storm damage claims cannot be met. Know your cover.



Level 2 Severe Weather warning alert and action

If there is a severe weather warning, then ensure Level 1 activities have been carried out, and in addition:

Check if pipes are frozen

Spend time to 'unfreeze' them, taking care in case they are already fractured as a result.

Ensure windows, doors and other points of entry are secure

Use security screens to protect any vulnerable points, VPS steel security screens offer a strong deterrent and will not deteriorate like wood-mix or plasterboard. If screens are deemed to environmentally unfriendly for the neighbourhood, VPS have a range of decals that make the high security screens look more like windows, softening their appearance considerably. These can also display marketing messages, so making the most of this available space.

Prevent Ice Damage

Get any snow off the roof before it can cause ice damage. (but note guidance in section 3 below)

Ice dams typically form when snow on the roof starts to melt. The melted water runs down the roof, refreezes and clogs up gutters. As more snow melts, because the gutters are blocked, the water is forced to travel under the shingles and leak into the property.

Keep gutters and drains free of ice and snow.

During winter months, make sure your downspouts are clean at ground level.

Increased squatting risk

Check all possible entrances and access to the site are secure – as the weather gets colder, then the chances of squatting increases as people who most need shelter will seek to enter the most vulnerable buildings.





Level 3 Severe Weather/damage incident and follow up

The more severe the weather, the more regular you should check a property, or arrange inspections

An empty unit is far more susceptible to extensive damage caused by winter storms than an occupied property, simply because a burst pipe, leak or other event will not be noticed as quickly. Thousands of gallons of water can destroy the base structure of a house if a burst pipe is not caught in time.

Warning Signs That a Roof Is About to Collapse

The obvious sign that a roof is about to give way is sagging, but also creaking and cracking noises, which could signal an imminent collapse.

Before attempting to remove snow from roofs, take note that clearing roofs can be a dangerous task. Think twice before jumping on the roof with a shovel in hand. Seek professional advice or help:

- people climbing onto roofs to remove the build-up is dangerous, as the weight of a person may be just enough to trigger the roof to collapse. Also, taking the wrong step on an icy roof can easily send you sliding down a slippery slope.

Check externally and internally

Around the perimeter of the site, and inside buildings for signs of leaks or damage.

Repair as soon as possible and maintain a property consistently

The longer repairs are left the more damage can occur, and the more expensive it can be to complete. Once repaired, inspect regularly, and maintain the internal and external environment.

VPS staff are frequently called to secure a property once the damage has occurred – but once the property is checked, repaired and maintained on a regular basis, it regains its asset value more quickly. A neglected property will nearly always be far more difficult to re-sell or find new tenants for than a property that has been looked after.

Repair quickly, re-let sooner.

VPS provide a special Cold Weather risk assessment for vacant properties – it's free, but could save you thousands of pounds. Assessors will recommend a range of the best fit-for-purpose solutions, and could include just the basic tips given above but also provide other options such as screens, alarms specially designed for empty properties, cameras that will transmit video and alert remotely of intruders, special sensors that can detect changes in water flow, flooding, attempts to cut pipes etc.

VPS are the UK and European market leaders in vacant property management and are on hand to provide a vast range of solutions designed to help protect your valuable asset when the weather deteriorates.





At-a-Glance checklist

VPS recommend all property owners, Asset and Facilities managers tick off VPS' **Don't Dice with the Ice Checklist** for their vacant properties, in order to minimise potential costly repairs and to ensure the property retains its value.

-  Check with your insurer - they may have specific cold weather requirements to ensure your building is properly covered.
-  Drain down the water system.
-  Check guttering for blockages as trapped water or ice can cause drainpipes to shatter.
-  Clear and Clean the property to prevent pest infestations and potential hygiene hazards.
-  Ensure the property is safe and secure, undertake a comprehensive risk assessment to assess potential risks and vulnerabilities.
-  Inspect for mould which can pose a serious health risk if left untreated.
-  Check for any damage to your roof as this will help prevent associated water, ice or snow damage.
-  Switch off your utilities such as gas and electrics. This will reduce the risk of gas leaks, and deter potential vagrants.
-  Check windows for cracked seals as this can allow moisture to get between the panes of glass, causing the glass to shatter when it freezes.
-  Check retaining walls are stable, and any 'weep-holes' are clear
-  Scheduled property inspections and patrols will give you the peace of mind that your property is being checked up on regularly.

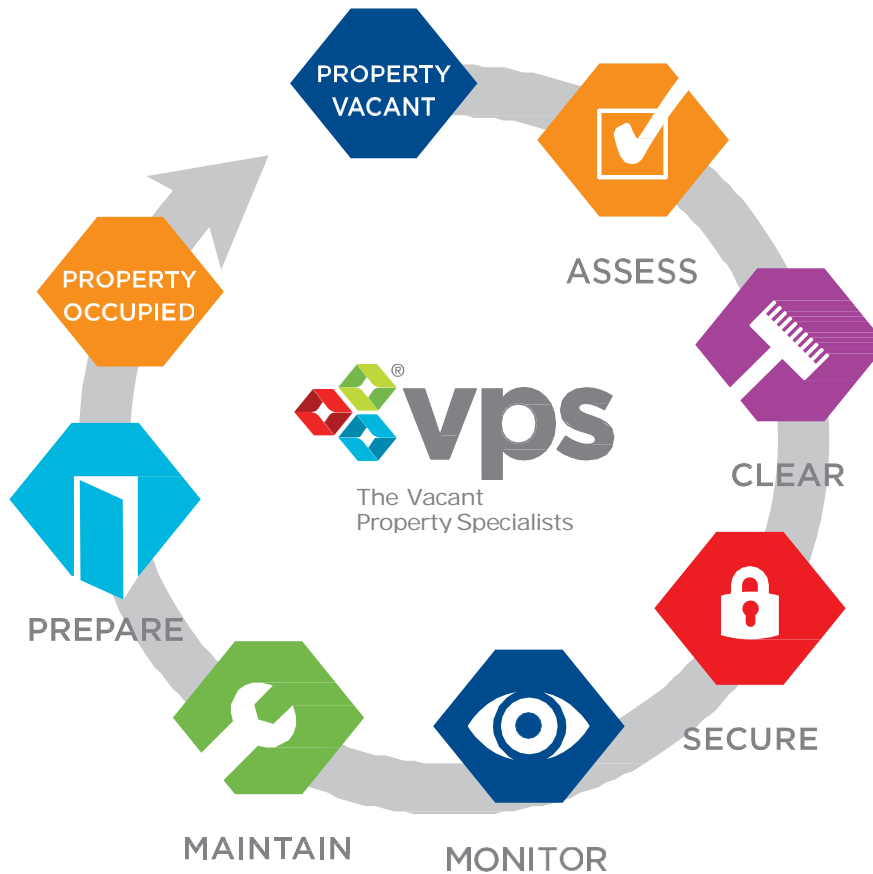
If you want help preparing your vacant property for winter contact us in the following way:

Visit www.vpsgroup.co.uk

Call: 0330 005 5300

Email: uk@vpsgroup.com





“VPS’ response to our instructions is quick and there is a well drilled procedure in place for installation, surveillance and removal. The security measures we take are important to ensure that we continue to be covered by our insurance provider.”

Estates Manager, Daniel Thwaites Plc