

Risk Alert

Vacant and Unoccupied Buildings

Vacancy and unoccupancy increase property risk because reduced day-to-day activity can delay the detection of security breaches, arson, fire-protection failures, water escape, weather damage and building deterioration. Without timely action, a minor issue can become a major loss.

Act early: notify your broker, confirm the applicable policy and insurer requirements, and establish a risk-based program for inspections, testing, maintenance and review.

A **vacant building** is substantially empty of contents and normal activity. An **unoccupied building** remains furnished or equipped but is not being used for its usual purpose. The distinction may affect policy requirements, inspection arrangements and the controls needed.

Why it matters

The consequences can be significant: injury or death; major property damage or total loss; loss of critical records, equipment, stock, heritage features or community assets; disruption to services and recovery plans; financial and reputational harm; and adverse insurance outcomes where notification, inspection or agreed control requirements are not met.

Comprehensive assessment now available

This alert highlights the priority risks, controls and actions for vacant and unoccupied buildings. For a comprehensive, documented assessment, use Ansvar Risk Solutions' practical Vacant and Unoccupied Buildings Risk Assessment Form.

What this Risk Alert covers

01
Why inspections matter
Identify hazards, verify controls and act early.

02
Inspection and control guide
Security, fire, utilities, property condition and critical assets.

03
Record, act and escalate
Document findings, assign actions, escalate and review.

04
Support and references
Assessment form, broker guidance and further requirements.

01 Why regular inspections matter

A vacant or unoccupied property can deteriorate quickly because hazards, control failures and changing conditions may not be noticed through normal day-to-day activity. A documented, risk-based inspection and review program helps the organisation to:

1. **Identify hazards early** — including unauthorised access, water leaks, electrical faults, fire protection impairments, weather damage and deterioration.
2. **Confirm that controls remain effective** — including security, alarms, fire protection systems, utilities, housekeeping and maintenance arrangements.
3. **Act before consequences escalate** — by assigning responsibility, addressing identified issues and escalating urgent concerns promptly.
4. **Demonstrate active risk management** — through records showing that inspections, decisions and agreed actions have been completed.

Insurance considerations: Policy requirements differ. Confirm notification obligations, inspection frequency and required controls with your broker.

02 Inspection and risk control guide

The focus areas below highlight the major inspection and control issues to consider when managing a vacant or unoccupied building. They provide practical guidance only. For a detailed and documented approach, complete Ansvar Risk Solutions' Vacant and Unoccupied Buildings Risk Assessment Form.

Focus areas	Inspection guidance
Physical Security and Access Control	• **Secure access:** Check doors, windows, skylights, loading areas, fencing and gates. • **Test systems:** Confirm alarms, sensors, CCTV and lighting operate as required. • **Control access:** Review key and access-card records.
Fire Protection and Utilities	• **Check protection:** Confirm alarms, sprinklers, valves, gauges and extinguishers are serviceable. • **Respond to faults:** Escalate impairments or warning signals promptly. • **Manage utilities:** Isolate non-essential services only where safe and appropriate.
Housekeeping and Property Maintenance	• **Remove hazards:** Clear rubbish, combustibles, dumped waste and mail. • **Maintain external areas:** Manage vegetation and keep access clear. • **Check drainage:** Inspect roofs, gutters, valleys and downpipes.
Water, Electrical and Building Condition	• **Look for leaks:** Check plumbing, meters, plant areas, ceilings, walls and floors. • **Check electrical safety:** Identify exposed or damaged equipment. • **Check the structure:** Look for movement, impact damage or unsafe access.
Critical Assets and Service Continuity	• **Protect critical items:** Secure records, stock, equipment and heritage items. • **Review safeguarding:** Consider unauthorised access and shared premises. • **Plan for return:** Address conditions that could delay safe service resumption.

03 Record, act and escalate

Each assessment, inspection or review should result in a clear record of what was checked, what changed and what needs to happen next. Use the following process:



04 Support and further guidance

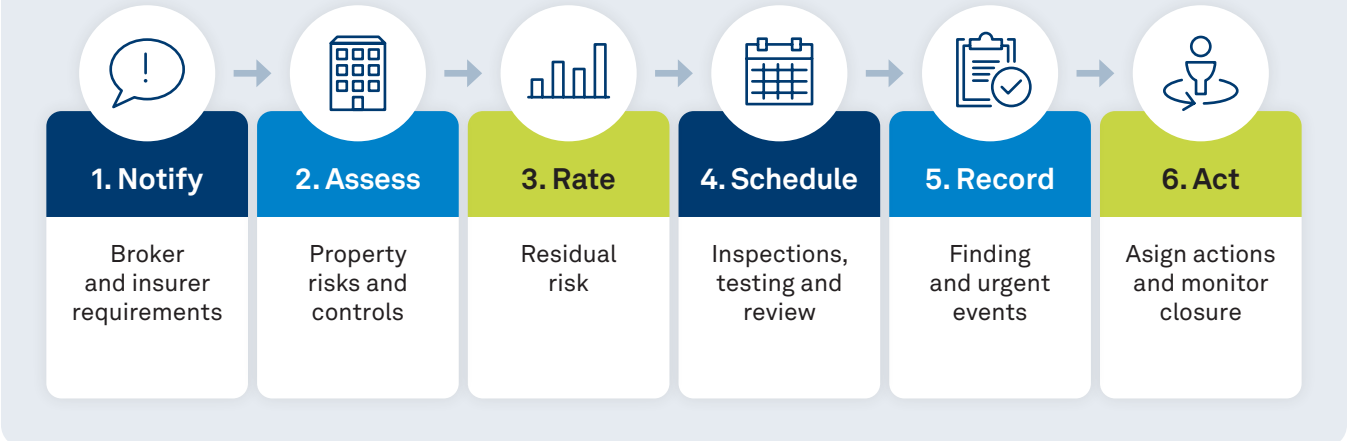
Comprehensive risk assessment is now available

Your broker is the first point of contact when a property becomes vacant or unoccupied. They can help you notify Ansvar, understand the policy and underwriting requirements that apply, and confirm any required inspection frequency or risk controls.

Ansvar Risk Solutions' comprehensive and practical Vacant and Unoccupied Buildings Risk Assessment Form is now available.

The risk assessment guides you through the key steps to identify risks, check controls, plan actions and review progress—helping to keep your property, assets and people safe.

What the risk assessment covers



05 References and further guidance

- The applicable insurance policy, endorsements and written guidance from the broker or insurer.
- Relevant Australian fire protection, maintenance and electrical safety requirements, including applicable Australian Standards.
- State, territory and local authority requirements relevant to the property, including building, fire safety, heritage and vegetation management obligations.
- AS ISO 31000 risk management guidance for identifying, assessing, treating, monitoring and communicating risk.



For more information

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