

Loss prevention standards

Managing Change During Lockdown and the Coronavirus

Information and guidance for businesses and individuals during a lockdown to protect themselves and effectively combat COVID-19.



Managing Change During Lockdown and the Coronavirus



Introduction

On 31 December 2019, the World Health Organization (WHO) was alerted to several cases of pneumonia of unknown cause in Wuhan City, Hubei Province of China.

One week later, on 7 January 2020, Chinese authorities confirmed that they had identified a new virus. The new virus is a Coronavirus, which is a family of viruses that includes the common cold, and diseases such as Severe Acute Respiratory Syndrome (SARS) and Middle East Respiratory Syndrome (MERS). This new virus is named SARS-CoV-2 and the resulting disease is named COVID-19 (Coronavirus Disease 2019). This epidemic in China has generated fears worldwide as the virus has quickly spread to many other countries.



Following UK Government instructions issued on 23 March 2020, people were only allowed to leave home for:

- Shopping for necessities
- One form of exercise a day
- Any medical needs
- To help a vulnerable person
- To travel to work, but only when this is absolutely necessary and cannot be done from home

This document, and the links contained in it, are designed to give information and guidance for businesses and individuals in preparation of a lockdown to effectively combat COVID-19.

This document is not intended to be and should not be relied on as specific advice.

For businesses, it is prudent to have a nominated individual with the role of ensuring the information provided to staff is as current as possible, using trusted sources. The UK Government has issued guidance about COVID-19 for health professionals, businesses, schools and other organisations.

We recognise that we feel more vulnerable in an unknown and uncontrollable environment and the risk of increased anti-social behaviour is a real risk. More properties will become unoccupied for an uncertain period and it is important to ensure you have robust management procedures and controls in place during these circumstances.



Therefore, Aviva have updated their position on Temporarily Unoccupied Buildings, so that where you have followed Government advice to close your insured premises and it will be out of use, they are extending to 90 consecutive days the period during which it can be temporarily unoccupied without affecting your cover.

The objective will be to ensure that your business is protected over a period of dormancy and can be returned to service quickly, without damage to site buildings, vehicles, stock or work equipment.

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There are some considerations that businesses should keep in mind to protect their assets, people and business, such as:

- Risk assessments must be carried out on the changing risk/lack of supervision in place
- Hot work or other hazardous activities should not be carried out and should be prohibited
- Any processes should cease (and not be run unmanned) and they should be shut down safely
- Maintain heating to all areas to a minimum of 5°C to reduce the risk of freezing pipes and other fluid systems:
 - Ideally anything isolated should be locked-off, so someone does not re-energise or turn back on without first understanding if it is safe to do so
- Consider timer switches or ensure sufficient lighting is left on at the premises/surrounding area
- Utilities should be isolated, other than those which are required for fire and/or security protection systems and safety systems
- All internal and external areas must be clear of waste and combustible materials
- Consider waste build-up and the controls needed if waste collection services are affected
- Ensure there are no combustible materials left in the proximity of the building such as packaging
- Secure and seal all letter boxes and openings and redirect post if necessary
- Critical maintenance of plant, machinery and equipment must not be compromised
- All fire protection, detection, and security systems must remain active and monitored remotely where possible
- Maintenance on all protection and/or detection systems must be a priority to protect the property
- Any changes to the police or fire rescue service response are understood, and insurers notified
- Adequacy of security controls should be assessed, based on likely periods of unoccupancy, type of business, nature of the location and especially in areas of high crime
- Test your security alarm; ensure it is monitored and fully operational. Identify and rectify any vulnerable or compromised areas
- Make sure you have list of key holders who can be contacted in times of emergency
 - Understand what a response will look like with the current movement restrictions and potential for infection in the key holder response
- Consider moving high value items into secured stockrooms and out of view
- Ensure keys to the premises are not left inside the property and are instead with dedicated key holders
- Review your existing CCTV system to confirm it is operational and provides good quality images. Consider a mobile phone app that allows connectivity and a vocal capacity to engage with any intruder
- Ensure that no cash is retained on the premises (post a sign on the door stating that no cash/valuables are on the premises)
- Ensure all internal and external doors are secured including any shutters and grilles
- Laminate glass or provide a security film that can be applied to existing glass to make it more resistant to physical damage
- Consider the provision of anti-ram security tested raider retractable bollards. These can be mounted externally to protect frontages but may require planning approval
- Consider the accumulation of vehicles, their proximity to buildings and each other, and their security when premises are unattended
- If not already provided, and the risk warrants it, consider the use of a physical security presence, either full time or as part of a roving service
- Consider your neighbours and your local community and all working together to ensure a consistent security provision, e.g. local guard service looking after multiple buildings or businesses

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- If not already installed, consider the use of remotely accessed CCTV cameras being utilised during this period
- A full site tour, both internally and externally, should be completed as often as possible but at the very minimum it should be completed every seven days or if this is not practicable then when it is safe to do so, ensuring:
 - Perimeter security, fences and lighting are in good condition and operational
 - All physical security and locking devices are working and in place
 - All protection and detection systems are operational with no impairments
 - There are no leaking fluids or spills
 - Any unsafe conditions are identified and remedied
 - Any waste accumulations should be cleared
 - There are no signs of malicious damage, attempted forceable entries, etc.
 - All site tours must be formally recorded
 - Consider the implications of this to lone workers if they are completing this task alone.

Specialist Partners

The Aviva Specialist Partners listed below are well established and proven companies, who Aviva believe will give you great quality and value:

Orbis Protect Ltd

Orbis has over 30 years of experience in vacant property protection and management. Orbis provide national coverage delivered by local teams and have a range of services for properties nationwide including commercial real estate, social housing, listed properties, building sites and open spaces.

Contact at www.orbisprotect.com or call 0333 150 0424

VPS

VPS are an established company in securing, maintaining and managing property across a wide range of customer and industry sectors, providing risk management and security solutions on property and construction sites nationwide. The range of services includes:

- Security (excludes guardian services)
- Property Management
- Maintenance

Contact at www.vpsgroup.com or call 0161 300 5314

Selectamark

Selectamark are a leading supplier of security marking and asset identification solutions which deter theft and help recover stolen property. They are a member of the British Security Industry Association and hold ISO 9001, ISO 14001, and ISO 27001 accreditations for their Quality, Environmental and Information Security Management Systems. The SelectaDNA product is a cost effective solution utilising unique customer specific forensic marking and also intruder spray systems for the protection of all types of commercial and residential property vulnerable to theft.

Contact at www.selectadna.co.uk/aviva or call 01689 860757

For more information on any of the above solutions or to contact our Specialist Partners, please call the Aviva Risk Helpline on 0345 366 6666 - available 9am-5pm Monday - Friday.

Summary

- Assess the premises and location risks
- Review your arrangements for security, fire, and health and safety to minimise the risks
- Ensure your control measures change with the changing situation and are maintained
- Comply with any legal/insurance requirements
- Take advice from and use only contractors experienced in this specialised area of activity
- If in any doubt, please contact Aviva Risk Management Solutions for support and guidance

Checklist

A generic Managing Change During Lockdown Checklist is presented in Appendix 1 which can be tailored to your own organisation.

Sources and Useful Links

- [Q&A on Coronaviruses – World Health Organization](#)
- [Managing Epidemics: Key facts about major deadly diseases – World Health Organization](#)
- [Pandemic Flu – Workplace Guidance – Health & Safety Executive](#)

Additional Information

Relevant Aviva Loss Prevention Standards include:

- [Arson Prevention](#)
- [Business Impact Analysis](#)
- [Control and Management of Combustible Waste Materials](#)
- [Fire Safety Inspections](#)
- [Property and Business Impact Risk Assessment](#)
- [Unoccupied Premises](#)

To find out more, please visit [Aviva Risk Management Solutions](#) or speak to one of our advisors.

Email us at riskadvice@aviva.com or call 0345 366 6666.*

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Appendix 1 – Managing Change During Lockdown Checklist



Location	
Date	
Completed by (name and signature)	

*Calls may be recorded and/or monitored for our joint protection.

	Emergency/Pandemic Plan	Y/N	Comments
1.	Do you have a formal Emergency Response/Pandemic Plan that identifies the actions to be taken by the organisation during a pandemic outbreak?		
2.	Has your organisation identified an individual (and deputy) who will have responsibility for leading and managing the response to a pandemic?		
3.	<p>Does your organisation's Pandemic Plan consider the following:</p> <ul style="list-style-type: none"> Names of members of the Pandemic Team including contact details? Names and contact details for deputies? Roles and responsibilities of team members? Notification of incidents? Procedures for invocation of the plan? Communications – external? Communications – internal, including advice to employees regarding recognition of symptoms, how to reduce the spread of infection, hygiene controls and procedures for any individual who contracts the virus? Escalation procedures? Contact details of staff/key stakeholders/key customers/key suppliers/emergency services? Task checklist, especially during the first few weeks such as: what/by whom/when/tasks signed-off? A Critical Activities Action Plan (should be created as part of a Business Impact Analysis carried out, as should activities required to recover by Recovery Time Objectives set)? 		

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	<ul style="list-style-type: none"> • Is your Cyber Security Plan regularly updated to consider the continuously changing situation? • Return to business as normal – any activity required to confirm business as normal? • Supporting information such as location of documents, and key media outlets to be monitored during any outbreak such as the World Health Organization, GOV.UK, Public Health England? • Ownership of the plan? <p>Details of testing and maintenance of the plan including what type of test/when/outcomes/amendments to plan/date of next test?</p>		
Buildings Temporarily Unoccupied		Y/N	Comments
4.	<ul style="list-style-type: none"> • Have you reviewed your risk assessments to consider the changing risk/lack of occupancy and supervision in place? • Have all processes ceased (and not run unmanned) and been shut down safely? • Is the building temperature maintained in all areas to a minimum of 5°C to reduce the risk of freezing pipes and other fluid systems? • Have all utilities been isolated, other than those which are required for fire and/or security protection systems and safe/critical systems? • Have all fuel tanks, apparatus and pipes been drained down and the contents removed? • Are all external areas clear of waste and combustible materials? • Have letter boxes and openings been sealed and secured and post redirected if necessary? • Is the critical maintenance of plant, machinery and equipment up to date? • Are all fire protection, detection, and security systems active and monitored remotely where possible? • Has there been any changes to the police or public fire brigade response, and if so, have you notified your insurers? 		
Security of Buildings Temporarily Unoccupied		Y/N	Comments
5.	<ul style="list-style-type: none"> • Has the adequacy of security controls been assessed based on the likely period of unoccupancy and type of business, particularly in high crime areas? • Has the intruder alarm been tested, is it monitored and fully operational? 		

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	<ul style="list-style-type: none"> • Have you identified and rectified any vulnerable areas? • Is there a list of key holders who can be contacted in times of emergency? • Have you moved high value items into secured stockrooms and out of view? • Have all keys to the premises been removed and in the possession of dedicated key holders? • Is there sufficient lighting in operation at the premises/surrounding area? • If provided, is your CCTV operational and providing good quality images? • Have you considered a mobile phone app that allows connectivity and a vocal capacity to engage with any intruder? • Has all cash been removed from the premises (post a sign on the door stating that no cash or valuables are on the premises)? • Have all internal and external doors been secured including shutters and grilles? • Is glass protected by laminated glass or security film to make it more resistant to a physical assault? • Is the site entrance protected by anti-ram security bollards and are these deployed? • Have vehicles been secured, considering their proximity to buildings and each other? 		
6.	<p>Have you liaised with your neighbours?</p> <p>Can you work together as a neighbourhood or community to provide a more rounded security presence?</p>		
7.	<p>If not already provided have you considered the provision of a physical security presence?</p>		
8.	<p>In the period with no occupancy have you established a formal and recorded physical patrol of the site as often as possible, or at least once per week or if not practicable then when it is safe to do so?</p> <p><i>Although some sites would normally require daily inspections given their exposures, such visits can only take place when it is safe to do so.</i></p>		
9.	<p>Do you need any more assistance or guidance on your security provision?</p>		

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	If so, please contact Aviva Risk Management Solutions.		
10.	Additional Comments:		

Please Note

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21/04/20 V1.4

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