

## Advice for Businesses from Hub International Insurance Brokers

Here are some general best practices for businesses that may have to shut their doors temporarily.

After speaking with several (insurance) carriers, the following suggestions are what we are looking for during this time, so please share with your clients:

- Have routine checks of the site conducted when possible. Best practice would be daily, but weekly at the very least.
- Make sure all fire protection (sprinklers + fire detection) and intrusion alarms are still in operation.
- Maintain sufficient heating to the building to prevent potential freeze in the event of cold weather.
- May be best to shut domestic (not sprinkler) valves to minimize chances of unattended leaks.
- Maintain any fire protection inspections (e.g. weekly sprinkler valve inspections) as best they can.