

TCIM COVID 19 Action Plan: Unoccupancy/Vacancy

Unoccupancy/Vacancy:

We have also received a number of enquires if coverage remains in place for those risks forced by the government to close their doors. The major domestic carriers have slightly different requirements but they all stated they will not consider the building as being vacant or unoccupied, if the most stringent requirements are enforced. A risk will not be considered unoccupied/vacant for up to 60 days or until the restrictions are removed by the government, starting the week of March 16 – March 30, 2020 (varies by province) and based on the following have been complied with:

- Contains enough business property (except for removal of perishable inventory or stock) to conduct customary operations,
- Owner/manager visits and enters the property minimum of every 72 hours; and
- Proactively maintains a prudent level of care, control, and maintenance of the property including adequately maintaining security systems/cameras, utilities, fencing, etc.
- Firefighting apparatus in place, including sprinkler systems fully functioning
- Restricted property access to employees

At the end of 60 days, a revision will be provided by the carriers and we will notify everyone. Below is a listing by province of the effective dates:

Province/Territory	Date Emergency was Declared
British Columbia	March 18, 2020
Alberta	March 17, 2020
Saskatchewan	March 18, 2020
Manitoba	March 20, 2020
Ontario	March 17, 2020
Quebec	March 13, 2020
New Brunswick	March 19, 2020
Nova Scotia	March 22, 2020
Prince Edward Island	March 16, 2020
Newfound Land and Labrador	March 18, 2020
Yukon	March 18, 2020
Northwest Territories	March 18, 2020
Nunavut	March 18, 2020