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# Church Metal theft – A Church Insurer’s Risk Management Perspective

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# Key Drivers Remain

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- Potential rewards for thieves remain high and they are becoming increasingly bold/organised in their attacks
- Theft of Metal Epidemic started 2007
- Peaked 2011/12
- Dropped 2013 – 2015 (Operation Tornado – Proactive National Policing)
- Rising 2016+

# Latest Data – February 2019 – Reported - Metal Theft Offences – England & Wales

<b>Period</b>	<b>1/4/12 – 31/3/13</b>	<b>1/4/13 – 31/3/14</b>	<b>1/4/14 – 31/3/15</b>	<b>1/4/15 – 31/3/16</b>	<b>1/4/16 – 31/3/17</b>	<b>1/4/17 – 31/3/18</b>
<b>Offences</b>	62,053	42,216	27,089	16,949	13,242	16,552
<b>Per Day!</b>	170	115	74	46	36	45

# Tools of the trade

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Typically, all a thief needs to strip the metal from your roof is:

- Right opportunity
- Access
- Basic tools



# Theft of Metal - Impact

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- Direct costs – replacing the metal
- Collateral costs – damage in consequence of theft e.g. stonework and rainwater ingress
- Indirect costs – loss of income and emotional
- Other costs – irreplaceable loss of heritage



# Church buildings can be...

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- Big/Small
- Rural/Urban/Centre
- Visible/Isolated
- Rarely Visited/Tourist Attraction

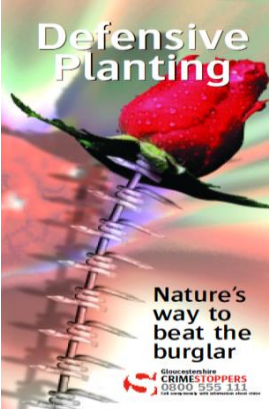
**Our Approach - Individual protection solutions apply**

# No 1 – Awareness & Surveillance (People)



# No 2 - Physical Security (1)

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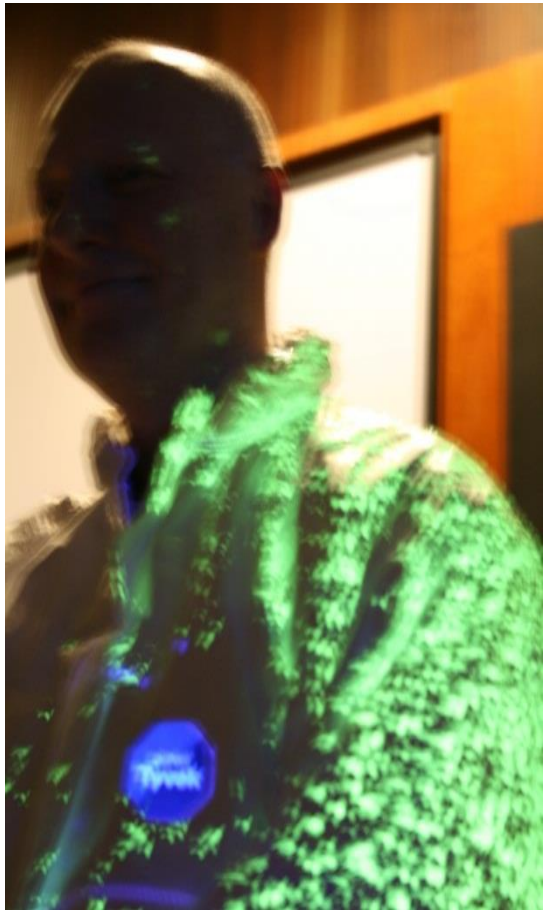




# No 2 - Physical Security (2)



# No 3 – Marking



# No 4 - Alarm Systems (Deter, Detect & Minimise)



# Roof Protection Schemes

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## Detector Based



## Detector/Camera Based



# Alternative Roofing Materials (ARM's) - Considerations

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- Very few claims received from Churches for ARM between 2007 – 2018. Normally claim due to criminal error.
- ARM can be replaced at lower cost than lead. Possible impact on overall recommended restoration cost/sum insured/premium.
- Much less value and theft attraction.
- Reduced risk of repeat incident after lead replaced by ARM's.
- Limited knowledge of lifespan. Lead is a legacy material. Estimated lifespan at least 100 years with track record.
- Support temporary ARM's e.g. felt until environment improves (subject to permissions etc)

# Scaffolding – Extra Risk - Reminder

- Only use scaffold where/when it is needed
- Bolt corrugated sheeting or solid timber boarding to the base of the scaffold to a height of 4.0m to deter climbers
- Remove ladders to a secure place at the end of each day
- Erect 'Heras' fence panels around the site to height of at least 2m
- Only hold enough roof material for that days work on site
- Ask local people to keep an eye on the property
- Scaffold alarm protection
- Insurance Cover Possible with increased protections



## Church scaffolding questionnaire

Cover for theft of external metal when scaffolding is in place

The presence of scaffolding on a building can seriously compromise security, so our insurance policies generally exclude theft of metal (usually on roofs) when scaffolding is in place. However, we can provide cover against theft of external metal if you implement additional security requirements.



When a roof protection system is installed at the Church, the contractor should be advised to remove the risk of insurance claim events.

We can provide cover up to the sum insured, as detailed in the property damage section of your policy document, for theft of external metal and any subsequent damage.

### Our minimum requirements while scaffolding is in place

All churches with scaffolding in place need to meet the requirements below for their church insurance to be valid.

- Make sure that any low level ladders, including access ladders, are removed from the site, or made inaccessible at the end of each working day.

### Our requirements if your church would like cover for theft of metal while scaffolding is in place

For theft of metal cover to be granted you will need to comply with all the requirements detailed in the checklist overleaf and:

- Enclose the base of the scaffolding in metal or timber sheeting, to a minimum height of 2.0 metres.
- Enclose the base of the scaffolding in metal or timber sheeting, to a minimum height of 4.0 metres.
- You must also have applied SmartWater (or an alternative forensic marker approved by Ecclesiastical), put up the warning signage in a prominent position and registered the project.

- If your church has a metal roof covering you must have a roof protection system installed to a specification approved by Ecclesiastical, which is linked to a monitoring service and is regularly maintained.

Due to the technical nature of the requirements in the checklist we recommend that your Project, Inspecting Architect or Surveyor should complete this checklist. We also recommend that this is done in the planning stages of any building work, to ensure all security requirements are taken care of.



Continued overleaf...



# Further guidance

- Guidance notes/Checklist
- Available on our website [www.ecclesiastical.com/theftofmetal](http://www.ecclesiastical.com/theftofmetal)
- Printed copies are also available upon request



**CHURCH: THEFT OF METAL**

### Church risk Theft of Metal

Due to economic factors, metal theft is escalating. Based on our experience, we've put together this checklist to help reduce the chance of it happening at your church.

We strongly recommend as a minimum you use SmartWater. If you have not already done so, this is a requirement of your insurance. Additional actions such as installing an electronic roof security system or CCTV will further reduce the risk of a theft occurring.

If you have had a recent metal theft act quickly. Don't be complacent - if you replace stolen metal with lead or copper and do not improve security the thieves will be back.

**Checklist (check and tick as appropriate)**

Check each item below and tick 'yes' or 'no' as appropriate. If you put 'no' next to any item please consider whether there are any additional steps you need to take. You can find further information at [www.ecclesiastical.com/theftofmetal](http://www.ecclesiastical.com/theftofmetal).

Has SmartWater (or an alternative forensic marking system approved by us) been applied to external metal, the signage displayed, and has your list been registered?  
*Note that this is a condition of your insurance.*

Yes	No		
Have vegetation and tall trees around the church which could screen criminal activity been cut back to maximise surveillance levels?	Yes	No	N/A
Have neighbours been asked to report suspicious activity to the police?	Yes	No	
During repair work do you tell the congregation and church neighbours what's happening and when they can report suspicious activity outside of working hours?	Yes	No	
During building work, do you ensure builders follow crime prevention principles and lock tools away and keep church secure?	Yes	No	
Do you engage with local police to make sure they are aware of ongoing attacks on churches and exclude the church in their patrols?	Yes	No	N/A
Has your local Crime Reduction Officer attended church and given advice?	Yes	No	
Have all means of easy access to roofs such as water butts, waste bins etc. been removed?	Yes	No	N/A
Are ladders securely stored?	Yes	No	N/A
Are wheelie bins, wheelbarrows etc. that could be used to transport stolen metal stored in a secure place?	Yes	No	N/A
When the church is unoccupied is vehicular access restricted by locked gates or bollards if possible?	Yes	No	N/A

## Bespoke Risk Advice Line – New – 1/1/17

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- Dedicated number 0345 600 7531 (9.00 – 17.00)
- [risk.advice@ecclesiastical.com](mailto:risk.advice@ecclesiastical.com)
- Contact by Specialist Expert (Property or Health & Safety) within 24 hours
- Target – all enquiries resolved within 5 working days



# Key Messages

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- TOM not going away - Doing nothing not an option
- Not all losses reported. Position worse than appears.
- Some Churches have been attacked more than once – must respond
- Remember - Still easy – Low Risk/Widely Available Target/Potentially High Reward
- Protection Critical for Lead & Copper – Roof Alarms Successful
- Will accept alternative roofing materials subject to permissions received
- **Protection – Protection - Protection**