

Prevention of arson



Arson is the most common cause of fires in churches. Strong security and good housekeeping practices are the two main defences.

Losses can range from hundreds of pounds for minor damage to hundreds of thousands or even millions of pounds for major structural damage to a building. Even relatively small fires can generate large quantities of smoke and, when combined with cleaning costs, this often makes up a large portion of an arson claim. Whilst vandalism and theft can result in the unfortunate loss or damage of church treasures, fire has the potential to result in the total loss of both the church building and all its contents..

It is worth remembering that unlike an accidental fire it is the arsonist's deliberate intention to set fire to the building and to cause damage. They will be looking, therefore, at ways of maximising damage. This may include the use of an accelerant, such as petrol, or starting fires in more than one place.

Strong security and good housekeeping practices are the two main defences against the risk of arson.

Security

Other than for services or other events, restrict the number of doors that may be used for access. Ideally, only one door should be left unlocked. This door should be in a prominent position so that persons can be clearly seen entering and leaving the church. Doors in isolated locations which are not overlooked should be kept locked.

Risk Advice Line

Should you have any additional questions on this topic or other risk-related matters, as a valued Ecclesiastical customer you can contact us through our Risk Advice Line on

0345 600 7531

(Monday to Friday 9am – 5pm, excluding bank holidays)

and one of our in-house risk professionals will be able to assist.

Alternatively, you can email us at

risk.advice@ecclesiastical.com

and one of our experts will call you back within 24 hours.

Any vegetation in the vicinity should be controlled to ensure this does not provide places to hide. Keep shrubbery below 1 metre in height. Before any works are undertaken on trees ensure they are not covered by a tree preservation order. Use the church as much as possible and encourage parishioners to include a walk around the church as part of their daily routines, such as while walking the dog, visiting the shops and neighbours. If possible have a rota of church sitters.

Leaving a church open during daylight hours will encourage genuine visitors and will help to deter the potential arsonist. Churches should, however, be kept locked during the hours of darkness. Security lighting and CCTV can also act as deterrents to arsonists. Ensure all windows and doors are securely locked including outbuildings containing tools which could help an arsonist to break into the church. Some churches will feel that they have no option other than to keep the church locked unless someone is present. Do whatever you can to make it look as though the building is used on a regular basis. Seemingly vacant and unused buildings attract the attention of arsonists.

Opening and locking

Remember to undertake a routine search for anything unusual after opening and before locking the church.

Fire protection

The installation of automatic fire and/or intruder alarms will significantly reduce the risk of arson, particularly if they are linked to a permanently manned monitoring station. You must consult with Ecclesiastical before installing an alarm system. A premium discount may be allowed for approved alarm systems.

Ensure that you have a number of fire extinguishers in the church and that people know how to use them. Extinguishers also need to be maintained on an annual contract. It is not unknown for fires to be started when churches are occupied. The use of an extinguisher could prevent a major loss.

Good housekeeping

Do not make the arsonist's job any easier.

Matches and petrol should not be left in the church or outbuildings. Matches can easily be removed from the church and petrol should only be brought in as and when required for mowers.

Candles should be securely locked away. Votive candles must not be left burning when the church is locked at the end of the day. The use of self-supporting 'tea light' type candles should be avoided as they can easily be placed in stacks of plastic chairs or left burning under combustible material.

Rubbish and combustible material must not be allowed to accumulate. This could include anything from bales of hay or straw used in the Christmas crib to polystyrene blocks used as 'stones' for the construction of the tomb in Easter gardens, both of which are highly combustible and could be used to start a fire.

Wheelie bins should be kept well away from all buildings, preferably at a distance of 10 metres away from the building and in a locked compartment.

Ensure all internal doors are closed when the church is left unoccupied. Internal doors act as firebreaks and prevent the spread of smoke from one part of a building to another. In one example where a church hall was set on fire, the cost of cleaning smoke damage to the adjoining church was many times that of completely rebuilding the hall, merely because the door between the hall and church had been left open.

Fire risk assessment

As the occupier of a building you have a duty to undertake a fire risk assessment. The potential risk of arson is an important part of this assessment. Look at how a fire may be started and how this risk could be minimised by the reduction or removal of combustible materials or improving the security of the building. Arson fires are often started inside organs or under altars. Look at ways in which these risks may be reduced. Organ enclosures should be kept locked if possible and the space under altars should not be used for the storage of combustible materials. A record should be maintained of the measures you have put in place to reduce the risk of fire.

Report a claim

Do you need to report a claim? If so, you can call us on **0345 603 8381**. Our normal office opening hours are 8am to 6pm Monday to Friday, excluding bank holidays, but our lines are open 24 hours a day, seven days a week for emergencies. Alternatively, **click here** to report online or you can send us an email to **claims@ecclesiastical.com**. It's helpful if you can have your policy number available when making contact.

Contents

To help us process your contents claim as quickly as possible, it would be helpful if you could provide a description of the item(s) (including a make or model number where applicable) when you call us. Where more extensive damage has occurred, we may ask you to provide a list of items to help us process your claim.

Policy cover queries

For queries about your policy cover, call our specialist church team on **0345 777 3322** (Monday to Friday 8am – 6pm, excluding bank holidays) or email us at **churches@ecclesiastical.com**.

Alternatively, please visit **www.ecclesiastical.com/church**.

This guidance is provided for information purposes and is general and educational in nature. It should not be used as a substitute for taking professional advice on specific issues and should not be taken as providing legal advice on any of the topics addressed.



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