

Guidance notes

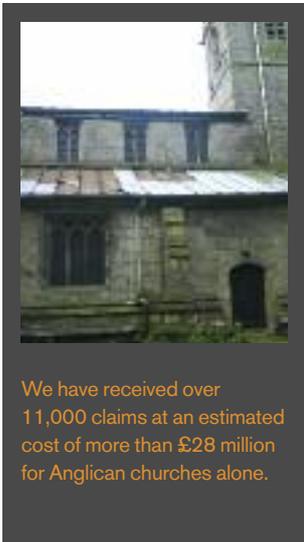
THEFT OF METALS

www.ecclesiastical.com

 **Ecclesiastical**

A continuing challenge

As a leading insurer of historic heritage properties, Ecclesiastical has seen a significant increase in the theft of metals from insured premises over recent years.



Theft of metal is an ongoing challenge, and unfortunately one that has affected churches in particular. In recent years we have received numerous claims for theft of metal from our policyholders, the vast majority of which have been from church properties.

Putting aside the irreplaceable loss of heritage, the financial loss arising from thefts goes beyond the cost of just replacing the stolen metal. Damage to stonework caused during the course of the theft can be significant, as well as water damage to internal furnishings if it rains before the theft of roof coverings is discovered.

Lead, copper and stainless steel roof coverings, including bay window roofs and roof flashings, copper lightning conductors, lead and copper rainwater pipes, bronze statues, metal garden ornaments, iron gates and even church bells have all been stolen.

Increased world demand for metals, together with speculative investment in base metals by financial investors, saw the international price of metals rise significantly peaking in 2007/8. Lead and copper prices have fallen in value but still remain strong. The rewards for thieves are high and they are becoming increasingly organised and bold in their attacks, often posing as builders legitimately working on property.

Security measures - so what can you do about it?

Wherever metals are present there is an increased risk of theft and existing security arrangements should be reviewed.

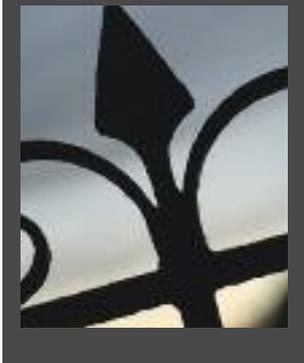
We suggest you consider a range of security measures to deter metal theft attacks.

The following can be used as a checklist when reviewing security for your premises. Some are largely common sense low-cost options, whilst others involve the use of more high-tech solutions at a greater cost. Risk factors will vary for each property under consideration and some security measures will be more appropriate than others for a given premises. We have started with the lowest cost options:

- Make theft more difficult by removing any easy access onto building roofs, such as water butts, waste bins and tall trees located near to the building. Remember to get any necessary approval for tree cutting, e.g. from the local authority, before work starts.
- Store ladders in a secure place. This is particularly important when building works involving the use of scaffolding are taking place. We suggest you advise us in advance of any building work so we can ensure that your cover is adequate for the work being undertaken.



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- Keep any gates locked and restrict vehicular access to the site. Remove any easy means of transporting stolen goods, such as wheelbarrows and wheelie bins, to a secure place.
 - Maximise surveillance levels, including cutting back tall trees and vegetation which could otherwise provide a screen to hide criminal activities. Remember to get any necessary approval for tree cutting, e.g. from the local authority, before work starts.
 - Carry out regular checks of roofs so any theft of roofing materials is discovered before it rains and water enters the building causing further damage.
 - Encourage members of the local community to keep a vigilant eye on the building and to report any suspicious activity, particularly the unexpected arrival of workmen at the property, immediately to the police. Ask your local Police Community Support Officers to include the buildings on their patrols.
- One resourceful customer is prominently displaying a warning notice asking members of the public to call the police if they see vans or workmen around the building between 6pm and 8am, as they're probably stealing the lead roof!
- Those with responsibility for heritage properties and churches in England could consider joining the Alliance to Reduce Crime against Heritage (ARCH), a voluntary national network, which will take forward initiatives to tackle heritage crime and galvanise local action as part of the Heritage Crime Initiative.
- If you are interested in finding out more about the Heritage Crime Initiative, or becoming a member of ARCH go to www.historicengland.org.uk/advice/caring-for-heritage/heritagecrime/get-involved
- Apply anti-climb paint to drain pipes and roof guttering to restrict access to roofing. The paint should not be applied below a height of 2 metres and warning notices, highlighting its use, should be prominently displayed.
 - Protect the lower section of lightning conductor ribbons using a metal cage or sheath securely fixed to the building fabric.
 - Consider installing security lighting, particularly at roof level where metal roof coverings are present. Check if consent is needed to do this with your local authority or Faculty approval for church buildings.
 - Security mark metal goods. SmartWater, a security marking product which forensically links thieves to crime scenes is being successfully used to combat the theft of metals. SmartWater can be used on property exposed to the elements, such as lead roofs, and doesn't damage items to which it is applied. For further details please visit the SmartWater website at www.smartwater.com
- Where security marking is to be applied on roofs, appropriate safety precautions identified from risk assessment should be followed.
- SmartWater signage highlighting that security marking has been used is also an effective deterrent and should be prominently displayed around the property.
- If you require additional Smartwater signage, such as posters, plastic signs or stickers these can be purchased through Smartwater directly. Visit www.smartwater.com, call **0333 320 7797** or email church@smartwater.com
- Note: The registration and use of SmartWater or an alternative forensic marking system approved by us is a policy condition on both our Parishguard and Hallguard policies. Please check your policy documents for details.*
- Consider installing a Closed Circuit Television (CCTV) system with adequate monitoring and recording, and display prominent warning notices around the site.
 - Consider installing intruder alarm protection to external roof areas, and any scaffolding, using equipment designed to operate efficiently outside.



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Alarm signalling should be automatic to an alarm receiving centre to BS 5979 or BS EN 50518¹, to ensure the system is monitored 24 hours a day, 7 days a week. You may also wish to consider using a Guards Response Service to avoid putting members of the church at risk should the alarm be triggered.

If parishioners are responding to alarm activations please consult your local crime prevention officer for personal safety advice.

Ecclesiastical maintains a list of approved roof alarm installers. Details can be obtained from <http://www.ecclesiastical.com/church-matters/images/approved-roof-alarm-suppliers.pdf>

Alarm systems should be installed and maintained by an National Security Inspectorate (NSI) or SSAIB (Security Certification Service) approved company. To find details of approved companies in your area please visit www.nsi.org.uk and www.ssaib.org

Your theft of external metal cover will increase if you install a roof alarm approved by us. For a list of Ecclesiastical approved roof alarm installers or to obtain our minimum performance criteria for installed systems call **0345 600 9659** or email churches@ecclesiastical.com

- When scaffolding is used, as well as intruder alarm protection, consider the following precautions;
 - Try to only erect it where it is needed for a particular phase of work
 - Corrugated iron sheeting or solid timber boarding should be bolted to the base of the scaffold to a height of 4 metres to deter climbers
 - Remove ladders to a secure place at the end of each day
 - Erect 'Heras' fence panels around the work site at a height of at least 2 metres
 - Only hold enough roofing material for that days work on site
 - Advise the local police
 - Ask local people to keep an eye on the property
 - The use of security patrols or manned guarding, undertaken by (NSI) approved and licensed security personnel. For details of NSI approved companies in your area please visit www.nsi.org.uk

Note: some of our insurance policies, including our Parishguard Church insurance, exclude the theft of metals whilst scaffolding is erected. However, we may be able to provide some cover provided certain conditions are met. Please call us on 0345 777 3322 well in advance of any works that involve scaffolding so we discuss our requirements with you. You can also download our Scaffolding Checklist from our web site.

- If a theft of metal occurs, consider the environmental and conservation benefits of replacing it on a like-for-like basis, before considering a less theft-attractive material, e.g. stainless steel instead of lead. Lead is a highly sustainable material that can be easily cut and dressed to accommodate roof details, provides reliable protection against water ingress and can easily be repaired in the event of local damage.

If alternative roof coverings are selected, Planning Permission and Listed Building Consent may be required in some circumstances, as well as approval from Historic England and other conservation bodies. Churches may also be subject to Faculty approval under their own denominational systems. Historic England will consider each case on its merits and are only likely to approve the use of alternative materials if effective security measures to prevent further losses cannot be achieved and/or the heritage of the building does not warrant like-for-like replacement.

If sheet lead is put back on roofs, consider having it fixed using hollow rolled sheet rather than wood-core rolled sheet. The copper fixings used to secure hollow rolled sheet lead make it more difficult to remove.

Further risk specific security advice and guidance is available to Ecclesiastical customers from our expert team of underwriters. To find out more visit www.ecclesiastical.com or call us on **0345 777 3322**. If you insure with us via a broker, contact your broker initially.

* UK mainland only. Travel expenses maybe applicable offshore

What to do to report a claim

In the event of a theft of metal loss you should immediately:

- Notify the police, this is also a condition of your policy cover
- Notify us

If you suffer a theft of metal, call us **as soon as possible** to report the loss. We will advise you on the claims process and may arrange for the damage to be inspected.

Reporting a theft as soon as it happens also enables us to track trends and raise awareness in potential theft of metal hotspots.

Claims can be reported 24 hours a day, seven days a week by calling 0345 603 8381. You can also contact us by emailing claims@ecclesiastical.com, or by writing to Claims Department, Ecclesiastical, Beaufort House, Brunswick Road, Gloucester GL1 1JZ.

Contractors

Regardless of your insurance cover, to minimise damage to your property, contractors should be asked to carry out emergency repairs to make the roof water tight. Roofing material used for temporary repairs should provide effective weather protection for the duration of its anticipated use.

Review security arrangements before making permanent repairs using a like-for-like material.

For further information on any of our products, please speak to your usual insurance adviser. You can call us on

0345 777 3322

Monday - Friday 8am - 6pm. We may monitor or record calls to improve our service

You can email us at
information@ecclesiastical.com

Or visit us at
www.ecclesiastical.com

This advice and information is given in good faith and is based on our understanding of current law and practice. Neither Ecclesiastical Insurance Group plc nor its subsidiaries accept any liability whatsoever for any errors or omissions which may result in injury, loss or damage, including consequential or financial loss. It is the responsibility of the Insured or any other person to ensure that they comply with their statutory obligations and any interpretation or implementation of the above is at the sole discretion of the Insured or other party who may read these notes.



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