

Theft of metal checklist for churches



Due to economic factors, metal remains attractive to thieves. Based on our experience, we've put together this checklist to help you improve the security at your church, reducing the possibility of theft.

As you are aware, the application and registration of SmartWater® (or an alternative approved by us), along with the display of prominent signage is a condition of your policy. If you do not meet this policy condition, you will not be covered for theft or attempted theft of metal, or the subsequent damage. Additional actions such as installing an electronic roof security system or CCTV will further reduce the risk of a theft occurring.

It is also important to complete regular visual checks of your roof for damage/tampering, Early identification of metal theft helps with the police with their enquiries whilst minimising potential further damage.

These checks can be done quickly and from ground level using, for example, a pair of binoculars.

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.

Has SmartWater® (or an alternative forensic marking system approved by us) been applied to external metal, the signage displayed, and has your kit been registered?

Note that this is a condition of your insurance.

Yes No

Do you check your roof on a regular basis for damage?

Yes No

If yes, how often

Weekly Monthly

If Yes, please make sure that you do this safely – read our advice on at www.ecclesiastical.com/workingatheight

Have vegetation and tall trees around the church which could screen criminal activity been cut back to maximise surveillance levels?

Yes No N/A

If yes, how often

Weekly Monthly

Checklist (check and tick as appropriate)			
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 so they can report suspicious activity outside of working hours?	Yes	No	
Has your local Crime Reduction Officer attended the 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
Has an Ecclesiastical approved electronic roof security system or CCTV been installed to protect the area of external metal?	Yes	No	
Has anti-climb paint been applied to accessible downpipes and low-level roof areas?	Yes	No	
Have lower sections of lightning conductor ribbons been protected using a metal cage or sheath securely fixed to the fabric of the building?	Yes	No	N/A
Has security lighting been installed around the church, including at roof level where metal roof coverings are present and is it working correctly?	Yes	No	

Note that this is only a guide and on occasions we have been surprised at the lengths thieves will go to in order to steal even small amounts of metal. Please remain vigilant. PCCs should consult their local Police Crime Reduction Officer for further advice on security measures that can be introduced to help combat metal theft, such as including the church building on their patrols.

For the latest metal theft advice and guidance notes, visit www.ecclesiastical.com/theftofmetal or call customer services on **0345 777 3322**.

Replacement of lead

If you need to replace lead at the church following routine maintenance or theft there are a number of options for the materials you can use. For example, you could consider fixing hollow rolled sheet lead rather than the usual wood core rolled sheet lead. The copper fixings used to secure hollow rolled sheet lead make it more difficult to remove. You can also consider replacing lead roofing with an alternative material such as terne coated stainless steel or zinc. You will need advice on this from your local Diocesan Advisory Committee and your church architect.

SmartWater® solution and signage

Special discounted church packs including solution and signage are available direct from SmartWater® Technology Ltd.

You can place an order online at <https://shop.smartwater.com/church-insurer/> or by calling their Church Ordering team on **01952 204102** (Monday to Thursday – 9.00am to 5.30pm and Friday – 9.00am to 5.00pm) or by emailing church@smartwater.com. Please make sure you have your church insurance policy number to hand before you call SmartWater®.

Remember, the registration and use of SmartWater®, or an alternative forensic marking system approved by us, is a policy condition on our church policies.

Scaffolding

Building works, especially roof and other high-level repairs, may need scaffolding to be used while the work is in progress. It is important to note that our insurance policies 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 can discuss our requirements with you.

You can also download our **church scaffolding questionnaire** from our website.

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**.

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 **atrisk.advice@ecclesiastical.com** and one of our experts will call you back within 24 hours.

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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