

The increase in the cost of heating oil has a direct correlation with an increased risk of theft of heating oil. This is more relevant in the winter when there is more demand for the oil and many properties start to carry increased stocks.

The first indication that a theft of oil has taken place is usually when the heating system doesn't work. The assumption is often made that the boiler is at fault, but regrettably the problem is often simply that there's no oil. Thefts vary from small amounts to the whole tank being drained. The methods used by the thieves can be very crude, including drilling holes in the side of the tank and filling jerry cans. If you are storing oil within a property or on the premises you should consider the following:

- Ideally the tank should be located away from external gates and out of sight of the road. If you plan to use fencing or hedging to obscure the tank, make sure they do not provide a shield such that thieves are protected from sight and do not position them too close to the tank as this may be a fire hazard.
- Consider installing a secure cage around the oil tank.
- Posts or bollards could be installed to prevent the thieves gaining close vehicular access to the tank. Delivery tankers usually have long hoses so this shouldn't pose a problem with delivery of oil.
- If the tank is situated within a building make sure to keep doors securely locked at all times. If your premises require a fire risk assessment, this should be reviewed to take this into account.
- Ask your neighbours to be vigilant and report any suspicious activity to the police.

## 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.

For queries about your policy cover or claims, please contact your insurance broker.



- Consider whether to padlock the valve. This may deter the opportunist but a more determined thief may simply smash the valve completely. You should also fit fuel hoses with hardened/flexible casings so they are harder to cut through.
- Make sure any gates/barriers to the premises are locked to make it more difficult for the thieves to escape with oil.
- If installing new tanks choose a material such as steel that is harder to drill trough or carry away.
- Monitor the level of oil in the tank regularly. Fuel monitoring systems can help by providing an automated way to keep track of your oil usage and levels.
- Consider installing an alarm. It may be possible to link this to an existing alarm system. Some fuel monitoring
  systems provide an anti-theft alert system, notifying you if your fuel levels drop suddenly due to a leak or theft.
- Most thefts occur at night so consider installing security lighting to cover the tank if the area is overlooked by nearby buildings. You may also wish to install CCTV which can act as a deterrent. Ensure they are tested and maintained.

Often, when valves are smashed off, remaining oil is allowed to run free after the thieves have taken what they want. This can lead to ground or water course pollution. The resultant clean-up and possible action by the regulatory authorities can lead to costs that far exceed the monetary value of the fuel lost.

## Oil storage regulations

The Control of Pollution (Oil Storage) (England) Regulations 2001 apply to England and similar regulations apply in Scotland and Wales. Good practice suggests that everyone should follow these regulations. Even if they don't apply to you, you still have a duty to avoid causing pollution and could be prosecuted for failure to do so. The regulations aim to ensure you store oil safely and minimise the risk of pollution.

The regulations apply to all oil stores located outside and above ground, except for waste mineral oil stores. The Environment Agency advises that 25% of all pollution incidents involve the spillage of oil every year. Most incidents are caused by oil leakage from tanks during storage or delivery.

The regulations require owners of oil tanks to provide a secondary containment facility, such as a bund or drip tray, to prevent oil escaping into the surrounding environment. The regulations apply to virtually all premises where more than 200 litres of oil are stored above ground at an industrial, commercial or institutional site, or more than 3,500 litres at a domestic site.

The regulations cover all types of oil including petrol, diesel, vegetable, synthetic and mineral oil.

The regulations also apply to drums over 200 litres and to mobile bowsers. Bowsers that are not self-bunded will need to be kept in a bunded area or drip tray when not in use.

For single drums, a drip tray with a capacity of 25% is acceptable.

Double-skinned tanks may not automatically comply with the regulations. This is because the sight gauge and other pipework are outside the double skin. If the inner tank, sight gauge and pipework are completely contained within a totally enclosed unit then it may comply with the regulations.

The Environment Agency advises that details should be obtained from the manufacturer and referred to them for approval. They are responsible for enforcing the regulations and will provide advice and guidance to help with compliance. Failure to comply could result in the issue of an improvement notice and failure to comply with an improvement notice is a criminal offence, which may result in prosecution.

The protection standards required by the regulations are as follows:

- Tanks, drums or other containers must be strong enough to hold the oil without leaking or bursting
- If possible, the oil container must be positioned away from any vehicle traffic to avoid damage by collision
- A bund or drip tray must be provided to catch any oil leaking from the container or its ancillary pipework and equipment
- The bund must be sufficient to contain 110% of the maximum content of the oil container

- Where oil is stored in more than one container, the bund should be capable of storing 110% of the largest tank or 25% of the total storage capacity, whichever is the greater
- The bund, base and walls must be impermeable to water and oil, and must be checked regularly for leaks
- Any valve, filter, sight gauge, vent pipe or other ancillary equipment must be kept within the bund when not in use
- No drainage valve may be fitted to the bund for the purposes of draining out rainwater
- Above-ground pipework should be properly supported
- Underground pipework should be protected from physical damage and have adequate leakage protection
- If mechanical joints must be used, they should be readily accessible for inspection.

For further guidance visit www.gov.uk/guidance/storing-oil-at-a-home-or-business.

## Need to contact us?

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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.

