

Theft of metal



As the leading insurer of church properties, Ecclesiastical has seen a significant increase in the theft of metals from insured premises.

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, has meant the rewards for thieves are high. As a result, thieves 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

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.

your church. Some are largely commonsense 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.

- Make theft more difficult by removing any easy access onto building roofs, such as water butts and waste bins.
- Store ladders in a secure place. This is particularly important when building works involving the use of scaffolding are taking place. You will need to advise us in advance of any building work so we can ensure that your cover is adequate for the work being undertaken.
- 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. Earlier identification also aids the police in their investigations.
- 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!

- 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/heritage-crime/get-involved.

- Apply anti-climb paint to drainpipes 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 with SmartWater®. 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, the risks should be first assessed, and all appropriate safety precautions identified 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 <https://shop.smartwater.com/church-products>, call 0333 320 7797 or email church@smartwater.com.

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

- 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.

Alarm signalling should be automatic to an alarm-receiving centre to BS 5979 or BS EN 50518, 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 www.ecclesiastical.com/documents/ecclesiastical-approved-roof-alarm-suppliers.pdf.

Alarm systems should be installed and maintained by a 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 may increase if you install a roof alarm approved by us.

- 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 day's 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 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 **Scaffolding Checklist** from our website.



- 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.

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 – please stress when calling that this is a heritage crimes so that it can be noted as such
- 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, Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW.

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 watertight. 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.

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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