



## INTRODUCTION

The theft of external metal (lead, copper, and other non ferrous metals) can cause widespread damage to your church particularly where the loss of such materials from a church roof is not immediately visible. Thieves target almost anything that is metal - lightning conductors, lead and copper roofs, flashing and rainwater goods, brass and bronze monuments.

Such incidents continue to be a major source of loss and damage for churches throughout parts of Scotland.

In order to help to protect churches from this the Church of Scotland Insurance Company Ltd introduced a new initiative with SmartWater in 2012 that is designed to help prevent attacks upon your church.

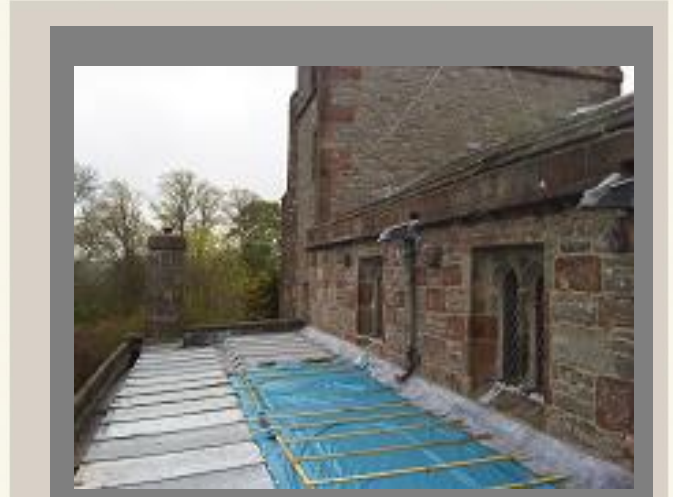
## WHAT IS SMARTWATER?

SmartWater is a crime reduction strategy. It combines the use of a traceable forensic liquid which is painted on external metal with targeted crime prevention activity to deter the criminal fraternity. It is used by many churches within the Church of Scotland already and the majority of churches in the UK.

The liquid which is provided by SmartWater and used to mark lead, copper and other valuable metals, assigns a robust forensic signature that is registered to the specific address on which it is used. This provides irrefutable traceability which can be used to link a thief or a receiver with a particular crime.

SmartWater is almost invisible under natural light but fluoresces bright yellow under ultraviolet (UV) light. It can withstand direct, long-term exposure to sunlight, UV and bleaching. It is warranted for a period of 5 years if used in accordance with the guidelines.

Its use should form part of a range of measures to help prevent loss, see also the [Guidelines Series](#) Metal Theft Protection, for further information.



A church stripped of some of its lead; almost 150 incidents of this type have been reported to us in the last 2 years by Church of Scotland congregations.

## THE SMARTWATER STARTER KIT

The Church of Scotland Insurance Company Ltd has entered into an agreement such that every Congregation upon request can obtain free of charge a starter kit which includes:

- 1 x 50ml bottle of unique SmartWater solution coding per church (enough to cover 50 linear metres of metal).
- External signage to be displayed to deter thieves (2x A5 correx outdoor warning signs and 6 self adhesive labels ideal for drainpipes).
- Transit and dispatch costs.
- Registration form; which must be returned to SmartWater once the liquid has been painted on external metal, and the signage displayed.
- The annual trademark license fee which permits use of the solution and supports ongoing targeting of scrap metal dealers, liaison with police, and covert operations in Scotland.

WHAT IS NOT INCLUDED: the costs of; painting or spraying the solution onto external metal; additional supplies of the solution.



## IMPORTANT CONSIDERATIONS

If external metal is present on your building there is inevitably an increased risk of theft. In order to combat this a range of security measures should be considered. See the [Guidelines Series](#) Metal Theft Protection for further information.

Whether SmartWater is appropriate for your church will be determined by the risk factors that are applicable and these will vary from location to location. Factors that you need to consider include; the amount of external metal you have; its location in the church/church hall; its accessibility and height from the ground; what other measures you have already taken; and so on.

You should also consider how you will arrange for the solution to be painted or sprayed on the metal and what if any additional solution and signage might be needed. Often it is possible to arrange for tradesmen or contractors when conducting periodic maintenance on your church to apply the solution and additional supplies can always be purchased by you from SmartWater.

## CHURCH SCHEME INSURANCE POLICY

In January 2012 the Church of Scotland Insurance Scheme cover was extended to include the theft of non ferrous metals and any subsequent damage up to a limit of £25,000 any one claim and in any one period of insurance. This was further extended to a limit of £50,000 on the 1<sup>st</sup> January 2016.

The sheer scale of metal theft losses has meant that insurers have limited or removed cover and/or applied additional excesses to their policies covering ecclesiastical property. Under the Church Scheme the excess (that part of the claim the church bears itself) in respect of metal theft claims is £500 where SmartWater is used; where the congregation has chosen not to use SmartWater then a COINSURANCE CLAUSE applies.



## CHURCH SCHEME INSURANCE POLICY (CONT.)

The full wording of the Endorsement that includes this coinsurance clause appears in the Policy Schedule and is shown below.

### ENDORSEMENT SW1 – THEFT (COINSURANCE/INCREASED EXCESS):

The standard excess of £250 is increased to £500 in respect of all claims involving the theft of external non-ferrous metals and any ensuing damage where the premises are protected by SmartWater, the signage displayed and the use registered with SmartWater Technology Limited.

Otherwise you will be responsible for 50% of each and every claim subject to a minimum amount of £500.



## WHAT YOU SHOULD DO NEXT

Please consider the information provided and discuss with your Board or Kirk Session whether you wish to proceed with SmartWater.

The decision to go ahead should take into account the risk factors mentioned above and also how you will arrange for the forensic solution to be applied and what if any additional supplies of the solution and signage that might be needed.

IT IS VERY EASY TO REQUEST YOUR STARTER KIT –  
SIMPLY RING - 0870 242 8899

All you will need is your Church Scheme reference number beginning C, L, M, or W and followed by four numbers e.g. C0003) and your kit will be dispatched to you very quickly.

If following a union in which you have retained some or all your church buildings you may need to request several kits as each location will require its own unique forensic solution.

Once you have applied the solution and displayed the signage IT IS VERY IMPORTANT THAT YOU RETURN THE REGISTRATION FORM PROVIDED TO SMARTWATER.

## CHANGING YOUR MIND

If you decide to go ahead then change your mind then please return the starter kit to:

SmartWater Returns,  
Customer Services Department,  
SmartWater Technology Ltd.  
PO Box 136, Telford, TF3 3WY.

Each kit is charged for and returning it will result in a credit to the company allowing another church to use it at no additional cost.



Example of a SmartWater Sign

## WHAT IF I HAVE A STARTER KIT ALREADY?

There are approximately 300 Church of Scotland Congregations which have requested a SmartWater Starter Kit and either haven't used it or have failed to register its use.

If you have used the kit but not registered with SmartWater then please do so immediately. YOU WILL NEED TO RETURN THE ORIGINAL REGISTRATION FORM PROVIDED TO YOU.

If you have decided after further consideration that you are not going to go ahead then please return the kit to SmartWater at the address opposite and advise us of your decision



## SMARTWATER TECHNOLOGY LTD

### ( FURTHER INFORMATION)

To obtain further information regarding SmartWater Technology Ltd please visit their web site at

[www.smartwater.com](http://www.smartwater.com)

Additional supplies of forensic solution can also be ordered by ringing the number previously provided and requesting an order form.

Indicative costs as at July 2014 are undernoted (they include VAT and P&P)

1 X 50ml bottle	£84/
1X 200ml bottle	£174
1 X 500ml bottle	£336
1 X litre bottle	£492



## CHURCH OF SCOTLAND INSURANCE COMPANY LTD CONTACT INFORMATION

FOR FURTHER INFORMATION REGARDING THESE  
GUIDELINES OR ANY OTHER MATTERS RELATING TO  
YOUR CHURCH INSURANCE SCHEME POLICY

PLEASE CONTACT US.

PLEASE CALL US ON 0131 220 4119.

IF YOU PREFER YOU CAN E-MAIL US AT:

[ENQUIRIES@COSIC.CO.UK](mailto:ENQUIRIES@COSIC.CO.UK)

OR VISIT OUR WEB SITE AT: [WWW.COSIC.CO.UK](http://WWW.COSIC.CO.UK)

The guidelines provided are based on our understanding of current law and practice. The Church of Scotland Insurance Company Ltd cannot 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 congregation 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 congregation or other party who may read these guidelines.