



METAL THEFT IS A WIDESPREAD PROBLEM

During the last few years the theft of external metal (lead, copper, and other non ferrous metals) from Church of Scotland congregations and other churches throughout Scotland has been a major problem.

In addition to the cost of replacing the stolen metal the resultant damage caused to roofs, stonework, and water damage to internal fittings and decorations where the loss is not immediately visible has been substantial.

Sadly many churches are subjected to repeated thefts and some thieves are both highly organized and audacious in their attacks sometimes posing as bona fide contractors working on the building.

Whilst this type of activity can happen at anytime church buildings are often more vulnerable during certain periods – the summer months in particular and when building work is being undertaken and scaffolding which provides a ready means of access to the church roof is installed.

It is unlikely that this problem is going to go away in the near future and insurance can only form part of the answer as insurance costs have run into tens of millions of pounds across the UK in recent years.

Consequently it is vitally important that whenever metals are present in your buildings that you review your existing security arrangements regularly to prevent losses. The information provided in this guidelines document is intended to assist you with that process.



A church roof which has had some lead stolen – with considerable additional damage to the surrounding slates.

WHERE SHOULD YOU BEGIN?

As a starting point you should review how much metal you have on the building, where it is located, its attraction (value), accessibility and vulnerability (how easy it would be to remove it). You can then move on to consider how it is currently protected and what steps would be appropriate to enhance that protection.

It can be helpful to think of security in terms of ascending and complementary layers of protection, a ladder if you like with the lower rungs being low cost, low tech, and relatively easy to implement. As you progress up the ladder the protection becomes more high tech and costly. Which measures are appropriate for your church will be determined by the review you have undertaken and the funds you have available.

Let us consider the various options available to your congregation starting with the bottom rungs of the ladder essentially the low tech, low costs measures then considering the more sophisticated action that you might need to take.



WHAT ACTIONS SHOULD BE CONSIDERED?

As mentioned above once a review is complete (risk assessment of the potential for loss) the following measures need to be considered. We begin with a range of actions that are relatively low cost and straightforward to implement where metal is identified as being present in the building.

1. Seek advice from the local crime prevention officer they will work with the congregation and the local community to prevent loss.
2. Talk to us at the Church of Scotland Insurance Services Ltd we may be able to arrange a building security survey at no cost to you.
3. Engage with and encourage near neighbours to your church to keep a watchful eye on the building when they can. Providing them with suitable contact details for church key holders and informing them when the church is open to visitors and when you are expecting contractors to be present is also sensible. Sadly many thefts of lead and copper have taken place where neighbours have seen the thieves and have assumed they were a contractor, or have been told this by thieves and accepted it.
4. Don't let hedges/shrubs/trees become so large that they block a neighbours' view of the church or church hall and consequently conceal thieves. Remember to obtain any necessary approval for tree cutting or removal.
5. Keep the gates or chains locked that restrict vehicular access to the church outside of normal worship. If you don't have such means of restricting access consider installing them as metal is heavy and some means of transport is invariably used in thefts. Recent thefts have involved the use of wheelie bins and wheelbarrows so all such items should be stored in a secure place.



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.

ACTIONS (CONT.)

6. Think about any easy access routes onto building roofs, such as walls, waste bins, tall trees or other means that may be located nearby or adjoin the building and take preventative steps to avoid them being used to gain access.
7. Arrange to store ladders in a secure place. This is particularly important where building contractors have installed scaffolding at your church or hall. Please see in the [Guidelines Series](#) Protection for Church Buildings When Scaffolding is Installed for additional advice.
8. Regularly check roofs that are not visible to ensure any theft of roofing materials is discovered as soon as possible to help prevent water ingress creating damage to fittings and contents. Traditional pipe organs are particularly vulnerable to water damage and several costly losses have occurred following theft of lead.



ACTIONS (CONT.)

9. Consider painting down pipes and other access points with non-setting paint sometimes called 'anti climb' or 'anti vandal' paint. In order to avoid any legal liability that may otherwise arise such measures should be undertaken above 2.5m in height, with suitable warning signs displayed.
10. Protect the lower sections of lightning conductor ribbons which are frequently attacked with a metal cage or sheath securely fixed to the church wall.
11. Consider installing security lighting outside the church and at roof level.
12. Use SmartWater solution to forensically mark the external metals that you have on the church building. The liquid provided by SmartWater assigns a robust forensic signature to the metal that provides irrefutable traceability and is used to link a thief or receiver to a particular crime. It is a proven deterrent and as a Church of Scotland Scheme Policyholder a free starter kit can be requested. Please see the [Guidelines Series](#) SmartWater for further information.
13. Consider installing Closed Circuit Television (CCTV) system with adequate monitoring and recording, and display prominent warning signs around the site.
14. Consider installing an approved intruder alarm (NSI or SSAIB) protection to the relevant external roof areas. Please consult with us regarding this as protecting church buildings can be difficult due to the potential for false alarms caused by insects, birds, bats etc.



Example of a SmartWater Sign

WHAT IF A LOSS OCCURS?

If you discover that metal has been stolen from your church. Please take the following action as soon as possible:

- Notify the local police of the incident (this is also a Policy Condition).
- Call us to report the loss (0131 220 4119).
- Take steps to minimise further damage to your property and in particular top prevent water ingress.
- Consider replacing the damaged or stolen metal with an alternative substance less attractive to thieves. You should consult the relevant authorities if you are considering this option. .



CHURCH SCHEME INSURANCE POLICY

At the beginning of 2012 the Church of Scotland Insurance Scheme was extended to include the theft of non ferrous metals and any subsequent damage up to a limit of £25,000 (subsequently increased to £50,000) any one claim, and in any one period of insurance. This improvement in cover was provided at no additional cost to congregations.

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

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..

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.



CHURCH OF SCOTLAND INSURANCE COMPANY CONTACT INFORMATION

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

TELEPHONE: 0131 220 4119.

IF YOU PREFER YOU CAN E-MAIL US AT:

ENQUIRIES@COSIC.CO.UK

OR VISIT OUR WEB SITE AT:

WWW.COSIC.CO.UK