

guidance notes

THEFT OF METALS



Version 4

An escalating problem

As a leading insurer of historic heritage properties, Ecclesiastical has seen a significant increase in the theft of metals from insured premises over recent years.



We have received over 10,000 claims at an estimated cost of more than £25 million for Anglican churches alone.

Since the start of 2007 we have received almost 12,000 claims, at an estimated cost of more than £30 million. Whilst a lot of these claims relate to church property, other sectors such as education, charity and care, are also being targeted.

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, saw the international price of metals rise significantly peaking in 2007/8. Lead and copper prices have fallen in value but still remain strong. The rewards for thieves are high and they 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 your premises.

Some are largely common sense 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 for a given premises. We have started with the lowest cost options:

- Make theft more difficult by removing any easy access onto building roofs, such as water butts, waste bins and tall trees located near to the building. Remember to get any necessary approval for tree cutting, e.g. from the local authority, before work starts.
- Store ladders in a secure place. This is particularly important when building works involving the use of scaffolding are taking place. Ecclesiastical must be advised in advance of any building work being undertaken. Non-disclosure of this material fact could affect your insurance cover.



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- 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.
- 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 church 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! Copies of this notice can be downloaded from our website www.ecclesiastical.com/theftofmetal

- 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.english-heritage.org.uk

- Apply anti-climb paint to drain pipes 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. SmartWater, a security marking product which forensically links thieves to crime scenes is being successfully used to combat the theft of metals. 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, appropriate safety precautions identified from risk assessment should be 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 supplies, as an Ecclesiastical policyholder you can receive a 40% discount when purchasing SmartWater solution directly from SmartWater, who can also supply SmartWater signage (posters, plastic signs and stickers). For more information, please call **01952 204 102**.

Note: The registration and use of SmartWater or an alternative forensic marking system approved by us is a policy condition on some insurance policies. Please check your policy documents for details.

- Consider installing a Closed Circuit Television (CCTV) system with adequate monitoring and recording, and display prominent warning notices around the site. More detailed information on the use of CCTV systems is available in other Ecclesiastical guidance notes, available on our website www.ecclesiastical.com



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- 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, or directed to the telephone of appointed keyholders. Audible only signalling may be acceptable in areas where a reasonable level of surveillance can be expected. Keyholders should be briefed on what to do in the event of an alarm activation by your local Crime Prevention Officer.

Following thorough investigation and successful trials on churches at a number of theft hot spots, Ecclesiastical approved roof alarms can now be purchased. To arrange a no obligation free site survey*, or for more information please call 0845 600 9659.

Alarm systems should be installed and maintained by an NSI or SSAIB approved company. To find details of approved companies in your area please visit www.nsi.org.uk and www.ssaib.org

- 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 3.5 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 days 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 National Security Inspectorate (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, including our Parishguard Church insurance, exclude the theft of metals whilst scaffolding is erected. Please refer to your policy document for details of the cover being provided.

- 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 English Heritage and other conservation bodies. Churches may also be subject to Faculty approval under their own denominational systems. English Heritage 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.

Further risk specific security advice and guidance is available to Ecclesiastical customers, from our team of expert surveyors. To arrange a visit or find out more, contact your usual local surveyor. Visit www.ecclesiastical.com to find contact details or call us on **0845 777 3322**. If you insure with us via a broker, contact your broker initially.

* UK mainland only. Travel expenses maybe applicable offshore.



The Society for the Protection of Ancient Buildings.



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
- Notify us (or your broker if applicable)

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.

If you are insured via a broker, contact your broker straight-away.

Claims can be reported 24 hours a day, seven days a week by calling 0845 603 8381. You can also contact us by emailing claims@ecclesiastical.com, or by writing to Claims Department, Ecclesiastical, Beaufort House, Brunswick Road, Gloucester GL1 1JZ.

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 water tight. 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.

Statements of Support

“Many people responsible for the care of historic places of worship are understandably concerned by the risk and consequences of lead and other metals being stolen from their properties. Whilst it is never going to be easy to provide a guaranteed solution to the problem, reasonable measures can usually be taken to better protect buildings and make life harder for thieves. This guide by Ecclesiastical contains much useful advice and The Society for the Protection of Ancient Buildings (SPAB) welcomes its publication.”

Douglas Kent, SPAB Technical Secretary.

“The Church Buildings Council shares the concern of many parishes over the worrying spate of thefts of metal from church roofs and church buildings. I thoroughly support this helpful and practical guidance from Ecclesiastical which should both help parishes strengthen their vigilance and guide them through the process if they do suffer from such thefts. None of us can be complacent!”

Janet Gough, Head of Cathedral and Church Buildings Division, The Church Buildings Council.

“English Heritage has been in consultation with Ecclesiastical about the theft of metals from churches. We welcome this advice and hope that the preventative measures suggested will help to drastically reduce this problem.”

Bill Martin, Conservation Director, English Heritage.

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For further information on any of our products, please speak to your usual insurance adviser. You can call us on

0845 777 3322

Monday - Friday 8am - 6pm. We may monitor or record calls to improve our service

You can email us at

information@ecclesiastical.com

Or visit us at

www.ecclesiastical.com

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