Church Metal theft – A Church Insurer’s Risk Management Perspective

Kevin Thomas FCII, CFIRM – Principal Risk Management Surveyor – Chartered Risk Manager
Key Drivers Remain

- Potential rewards for thieves remain high and they are becoming increasingly bold/organised in their attacks
- Theft of Metal Epidemic started 2007
- Peaked 2011/12
- Dropped 2013 – 2015 (Operation Tornado – Proactive National Policing)
- Rising 2016+

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<tbody>
<tr>
<td>Offences</td>
<td>62,053</td>
<td>42,216</td>
<td>27,089</td>
<td>16,949</td>
<td>13,242</td>
<td>16,552</td>
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<td>Per Day!</td>
<td>170</td>
<td>115</td>
<td>74</td>
<td>46</td>
<td>36</td>
<td>45</td>
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Tools of the trade

Typically, all a thief needs to strip the metal from your roof is:

- Right opportunity
- Access
- Basic tools
Theft of Metal - Impact

- Direct costs – replacing the metal
- Collateral costs – damage in consequence of theft e.g. stonework and rainwater ingress
- Indirect costs – loss of income and emotional
- Other costs – irreplaceable loss of heritage
Church buildings can be...

- Big/Small
- Rural/Urban/Centre
- Visible/Isolated
- Rarely Visited/Tourist Attraction

Our Approach - Individual protection solutions apply
No 1 – Awareness & Surveillance (People)
No 2 - Physical Security (1)
No 2 - Physical Security (2)
No 3 – Marking
No 4 - Alarm Systems (Deter, Detect & Minimise)
Roof Protection Schemes

Detector Based

Detector/Camera Based
Alternative Roofing Materials (ARM’s) - Considerations

- Very few claims received from Churches for ARM between 2007 – 2018. Normally claim due to criminal error.
- ARM can be replaced at lower cost than lead. Possible impact on overall recommended restoration cost/sum insured/premium.
- Much less value and theft attraction.
- Reduced risk of repeat incident after lead replaced by ARM’s.
- Limited knowledge of lifespan. Lead is a legacy material. Estimated lifespan at least 100 years with track record.
- Support temporary ARM’s e.g. felt until environment improves (subject to permissions etc)
Scaffolding – Extra Risk - Reminder

- Only use scaffold where/when it is needed
- Bolt corrugated sheeting or solid timber boarding to the base of the scaffold to a height of 4.0m to deter climbers
- Remove ladders to a secure place at the end of each day
- Erect ‘Heras’ fence panels around the site to height of at least 2m
- Only hold enough roof material for that days work on site
- Ask local people to keep an eye on the property
- Scaffold alarm protection
- Insurance Cover Possible with increased protections
Further guidance

- Guidance notes/Checklist
- Available on our website www.ecclesiastical.com/theftofmetal
- Printed copies are also available upon request
Bespoke Risk Advice Line – New – 1/1/17

- Dedicated number 0345 600 7531 (9.00 – 17.00)
- risk.advice@ecclesiastical.com
- Contact by Specialist Expert (Property or Health & Safety) within 24 hours
- Target – all enquiries resolved within 5 working days
Key Messages

- TOM not going away - Doing nothing not an option
- Not all losses reported. Position worse than appears.
- Some Churches have been attacked more than once – must respond
- Remember - Still easy – Low Risk/Widely Available Target/Potentially High Reward
- Protection Critical for Lead & Copper – Roof Alarms Successful
- Will accept alternative roofing materials subject to permissions received

**Protection – Protection - Protection**