

Theft of Metals



As a leading insurer of properties especially in the heritage, faith and education sectors, Ecclesiastical has seen a significant increase in the theft of metal from insured premises over recent years.

Theft of metal is an ongoing challenge. Unfortunately, it has affected risks in the heritage, faith, education and general property sectors.

Putting aside, in some cases, 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, aluminum 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, building materials and even church bells have all been stolen.

Target metal prices 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.
- Store ladders in a secure place. This is particularly important when building works involving the use of scaffolding are taking place. We suggest you advise us in advance of any building work so we can ensure that any additional security measures implemented, and your insurance cover, are adequate whilst the work is 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.
- 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.

Prepare a leaflet or place an advert in a magazine when proposed building works are planned. Issue to the local community requesting they report any workman on site not during this period to the police

- Those with responsibility for heritage properties and 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/.

- 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 signage, such as posters, plastic signs or stickers these can be purchased through Smartwater directly. Visit www.smartwater.com, or call 0333 320 7797.

Note: The registration and use of Smartwater, or an alternative forensic marking system approved by us, may be a policy condition. Please check your policy document for details.

- Consider installing a Closed Circuit Television (CCTV) System that is continually remotely monitored and meets the British Standard BS EN 62676. It has been our experience that the initial cost of installation and ongoing maintenance of a CCTV system will normally be in excess of a roof alarm system mentioned below.



- Consider installing intruder alarm protection to external roof areas, using equipment designed to operate efficiently outside.

To be fully effective, alarm signaling should be automatic to an alarm receiving centre that is certified to BS 5979 or BS EN 50518 and monitored 24 hours a day, 7 days a week. You may also wish to consider using a keyholder service to avoid putting members of staff at risk should the alarm be triggered.

If staff 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](#).

Roof alarm systems not installed by one of approved installers, should be installed and maintained by an 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. For a list of Ecclesiastical approved roof alarm installers or to obtain our minimum performance criteria for installed systems call 0345 777 3322.

- When scaffolding is used it should be protected by a scaffold alarm as per the NSI Code of Practice for the design, installation, and maintenance of scaffolding alarm systems NCP 115. You should also consider the following precautions:

- Try to only erect it where it is needed for a particular phase of work.
- Corrugated iron or steel sheeting, or solid timber hoarding should be bolted to the base of the scaffold, to a height of 4 metres, to deter climbers. Hoardings should be tightly butted to prevent tools being used to prise them open and should follow the contours of the ground and any buildings they adjoin to prevent gaps.
- 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 (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 discuss our requirements with you.

- 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.

Need to contact us?

For further advice Ecclesiastical customers can call our risk advice line on **0345 600 7531** (Monday to Friday 9am - 5pm, excluding bank holidays) or email us at **risk.advice@ecclesiastical.com** and one of our experts will call you back within 24 hours.

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