

Metal theft - how at risk are you?

Assess the risk of metal theft for your church

Due to high metal prices, metal theft crime is escalating. Based on our experience, we've put together a useful tool to help you assess the risk of metal theft for your church. Understanding how likely you are to suffer from this epidemic is essential. Your consequent preventative actions could help you to avoid suffering the loss, inconvenience and heartbreak that metal theft causes.

How to use this risk assessment tool

Simply add up how many points you score for answering 'YES' to the **risk factors** below (A), and then deduct the points you score for answering 'YES' to the **preventative measures** you have taken (B), to indicate how at risk you are from metal theft. If you answer 'NO' to any of the questions, don't include the points. Help us to help you assess your risk today.

(A) ADD

Risk factor	Points
Are any parts of the church roof covered with materials made from metal (excluding flashings, down pipes or lightning conductors) for example lead or copper?	50
Are there any other external metals at the building such as flashing, down pipes or lightning conductors?	25
Are there any low lying roofs that aid access to the upper roofing areas?	10
Is there easy access onto roof areas e.g. via waste bins, water butts or tall trees that are near the building?	10
Are ladders stored in the open or easily accessible areas?	10
Are areas of metal roof covering hidden from the view of either passing traffic or neighbouring properties?	10
Is the church in an isolated location?	10
Is the church situated in an urban area?	10
Is the church within two miles of a motorway or major road network?	15
Has the church already been targeted by metal thieves in the past 12 months?	25
Are there any parking facilities within the church grounds or nearby roads?	15
Is scaffolding* installed around the church providing access to roofs?	25
Your total	

(B) DEDUCT

Preventative measures	Points
Has SmartWater** been applied to external metal, SmartWater signage displayed, and has your SmartWater kit been registered?	25
Has a Methodist Insurance approved electronic roof security system or CCTV been installed to protect the area of external metal?	75
Have all means of easy access to roofs e.g. water butts, waste bins etc been removed?	10
Are ladders securely stored?	10
Are wheelie bins, wheelbarrows etc that could be used to transport stolen metal stored in a secure place?	10
When the church is unoccupied is vehicular access restricted by locked gates or bollards?	10
Have vegetation and tall trees around the church which could screen criminal activity been cut back to maximise surveillance levels?	10

Continued overleaf...

(B) DEDUCT (continued)

Preventative measures	Points
Has anti-climb paint been applied to accessible downpipes and low level roof areas?	5
Have neighbours been asked to report suspicious activity to the police?	5
Have lower sections of lightning conductor ribbons been protected using a metal cage or sheath securely fixed to the fabric of the building?	10
Has security lighting been installed around the church, including at roof level where metal roof coverings are present?	10
Where scaffolding* is present, has corrugated metal sheeting or timber hoarding been bolted to the base of the scaffolding to a height of three metres to deter climbers? Are ladders removed to a secure place at the end of each day? Has Heras fencing has been installed around the work site? Have local police been informed and local people asked to keep an eye on the property?	15
Your total	

Your overall score (A minus B)=

What does your score mean?

■ **Less than 25: Low risk**

However, please make sure that you have applied SmartWater to external metal, registered with SmartWater and displayed signage. This is a requirement of your insurance cover for all renewals on the 1 December 2014. Why not get in touch with nearby churches in the Circuit to share the preventative steps you have taken?

■ **Between 25-60: Potential risk**

We strongly recommend you review security and as a minimum use SmartWater if you have not already done so. This is a requirement of your insurance. Your cover will be adversely affected if you have not applied SmartWater to external metal, registered with SmartWater and displayed signage.

■ **More than 60: Considerable risk**

We strongly recommend you review security and as a minimum use SmartWater, if you have not already done so. This is a requirement of your insurance. Your cover will be adversely affected if you have not applied SmartWater to external metal, registered with SmartWater and displayed signage. To reduce the risk of a loss occurring we strongly recommend you carry out additional security actions e.g. install an electronic roof security system or CCTV. If you install a Methodist Insurance approved roof security system and have also complied with our theft of external metal policy condition, we may be able to increase your metal theft cover, depending on individual circumstances.

Further information and advice

For the latest metal theft advice and to download our latest guidance notes, please visit www.methodistinsurance.co.uk/mi_resources.htm You can also request printed copies of the guidance notes by calling **0345 606 1331**.

For expert advice tailored to your church, please contact your local Insurance Consultant and Surveyor (IC&S) who will be pleased to help. You can find out who your local surveyor is on our church website by entering your postcode. You can also consult your local Police Crime Prevention Officer for further advice on security measures that can be introduced to help combat metal theft, such as including the church building on their patrols.

To purchase SmartWater at a **40% discount**, please call SmartWater directly on **01952 204 102**.

For more information about roof security systems, please call **0345 600 9659**.

For help with an insurance query, please call **0345 606 1331**.

*Please note that our Church Insurance policy excludes the theft of metals whilst scaffolding is erected. Please refer to your policy documents for details.

**The registration and use of SmartWater, or an alternative forensic marking system, approved by us, is a policy condition of your Church Shield policy.



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