Loss Prevention Standards – Asset Classes

Church Security

Version: 1.1 Date: 05th November 2024

Providing general security guidance on measures to protect churches against theft and vandalism



Church Security



Introduction

Churches consist of many different types of premises; either in terms of their use, their nature (modern or historic), or their location, (city, urban, village or remote rural areas) - which taken together can lead to some varied, and often complex, security issues.

Churches occupying historic buildings often have valuable fixtures and fittings present and this factor, coupled with a common desire to permit public access and a frequently secluded location, means that they are increasingly regarded by some criminals as a 'soft target' and thus prone to crime.



This Loss Prevention Standard outlines some measures that can reduce the risk of theft and vandalism.

What is at risk?

Depending upon the church premises, items at risk inside may include historic or valuable furniture (pews, tables, chests etc); fittings (lecterns, lights, brasses etc); paintings, silverware, cash, computers, and audio/visual equipment.

Externally, buildings may incorporate lead or copper (roofing, gutters, down pipes, etc), and have historic or valuable gates, doors, and glass - the latter often a target for vandalism.

Insurance

Subject to its availability, insurance is one means by which financial recompense for losses may traditionally be provided. In this regard it should be ensured that:

- Any insurance cover and related sums insured are adequate.

 Note: Historic items can be difficult to value, so a professional valuation is often advisable.
- All insurer conditions relating to premises security are fully observed.

The existence of insurance however is not a substitute for adequate security and depending on individual circumstances, may either not be available at all or at economic cost, so the following are some measures that can be put in place to protect against theft.



Risk Assessment

As a first step, premises should be inspected and notes taken of what theft attractive items are present, where they are located, their likely theft attraction and vulnerability. It would also be appropriate to consider their replacement value and the possible impact of their loss. Consideration should then be given to how they currently are, or might better be, protected.

When considering current and future security it can be helpful to think of 'layers' of protection, each layer needing to be overcome by thieves before they achieve their goal. Good security is usually achieved by having a complementary range of security measures in place at each 'layer' and overall.

Note: In the event of theft, careful consideration needs to be given as to whether an item is replaced at all, replaced in smaller quantities, replaced with something less attractive/valuable or, if replaced like for like, is provided with enhanced security. If any replacement strategy is not considered in such terms, it is likely that a repeat loss could be suffered.

Removing/Reducing Attraction

Where practical, the cheapest means of preventing theft can be to remove or reduce the attraction of items likely to interest thieves. This can be achieved by:

- Selling or otherwise removing valuable items to a secure store, e.g. to a bank vault.
- Substituting valuable items with copies.
- Regular emptying of donation tins, etc.
- When opportunities arise, e.g. after a theft or during refurbishment work, replacing any lead or copper roofing/fixtures with materials unattractive to thieves, e.g. coated steel sheet, glass reinforced plastic (GRP) or flexible (bitumised) felt.
 - Note: Your property insurer(s) should be consulted before replacing any metal roofing with felt or other combustible materials. Planning and other permissions may also be required.
- Use of overt or covert 'security marking' products, e.g. those supplied by companies such as Selectamark.
- Displaying notices and/or window stickers to advertise the security measures in place.



Human Surveillance

Where nearby 'neighbours' live or work within sight or earshot of a church, it is worth asking them to inform you or the Police of unusual activity. In this regard consideration should be given to:

- Providing them with suitable contact details for church keyholders.
- Informing them of the times when the church will be in use or open to visitors and similarly, when contractors are expected to be present.
 - Note: The value of such a simple measure should not be underestimated. Many thefts, particularly of lead or copper roofing, have taken place where neighbours have seen the thieves in action and either assumed they were contractors working at the church, or have been told this by the thieves and accepted it.
- Using timer switches or dusk sensors to turn lights on and off at appropriate times, either all around the premises or in areas of possible concealment, e.g. porches.
- Not letting hedges/shrubs become so large that they block a neighbours' view of the premises and thus conceal thieves.
- Getting someone to attend/check on the church if it is left open to visitors, and otherwise visit regularly to check the premises thoroughly inside and out.
 - Note: Damp or ingress of water may indicate unseen theft of or damage to roofing, so should always be promptly investigated.

Buildings

Preventing theft of parts of the building

Thieves generally look for easy pickings, so steps should be taken to make theft more difficult. The most common target is lead or copper roofing and related flashing, gutters, and down pipes. Aviva's separate Loss Prevention Standard on the topic provides further information, but the following should particularly be considered:

- Hindering access to the roof by installing barbed/razor wire along roof edges or anti climb spikes to down pipes, etc.
- Painting down pipes and roofing with non-setting paint, sometimes called 'anti vandal' paint, to deter access/removal.
 - Note: To help avoid any legal liability that may otherwise arise, such security measures should be installed above 2.5m in height, with suitable warning signs displayed.

Preventing theft of items within the building

Many church doors and windows have basic locks or are of weak construction. Aviva Loss Prevention Standard – Door & Window Security, gives further advice on physical security, but if in doubt the advice of a competent locksmith should be sought, i.e. a member of the Master Locksmiths Association. It should be ensured that:

- All doors and windows are in good condition, well attached to the building and secured whenever the premises are not in use.
- Entry/exit doors are fitted with a good quality lock, e.g. a BS 3621 certified mortice lock or a high security closed shackle padlock and padbar. A competent locksmith will be able to provide an opinion as to the quality of locking devices fitted.
- Keys are not left hidden under mats, etc.
- Opening windows have key operated locks fitted if they are accessible, i.e. they are at ground level or could easily be reached by climbing.
 - Note: Leaded light and other weak or fragile windows are often best secured as 'other windows' below.
- Other windows, especially if fitted with expensive glass, are vandal protected by external mesh grilles or plastic screens.

LOSS PREVENTION STANDARDS



Outbuildings

Outbuildings that contain attractive items, or things that could aid a break-in to the main building, e.g. tools/ladders, should be well secured. Aspects to consider are:

- Padlocking doors and permanently screwing shut opening windows.
- Fitting bars or steel mesh to protect windows.
- Ride on mowers should have keys removed and be secured in place by wheel clamps or padlocks and chains.

Electronic Detection

Intruder alarms and in some situations, CCTV are a good way of deterring or detecting crime.

Churches however can be difficult buildings in which to use electronic security systems, due to their potential for false alarms caused by legitimate visitors, insects, birds, bats, etc, so the advice of a competent installer should always be sought, e.g. one that is recognised by the National Security Inspectorate (NSI) or the Security Systems and Alarms Inspection Board (SSAIB).

Given the increased market that exists nowadays, stand-alone roof alarms, often battery powered, have been developed and are readily available.

Aviva's Loss Prevention Standards on these subjects provide further advice.

Internal Access

Access to valuable items can be restricted by:

- Mounting pictures, etc, at high level.
- Locking doors to an internal room/area.

Note: The latter point should be considered with care, as without an intruder alarm thieves may cause undetected and extensive damage in forcing internal barriers open.

• Keeping cash, silverware and small valuables in a security safe. A safe should be selected by its recognised 'cash' or 'jewellery rating', as confirmed by your insurers.

Note: Many churches have old safes which look heavy and secure, but which can be an easy target for modern thieves.

Recovery

The Police recover many stolen items each year, but are unable to return them to their true owners without proof of ownership, so:

- Photographs should be taken of valuable items and fittings, with any identifying features being recorded e.g. makers' names, marks, chips, scratches, repairs, etc.

 Note: In the event of loss, such records can also assist in restoration or establishing values.
- Consideration should be given to overt or covert 'security marking'.

LOSS PREVENTION STANDARDS



Checklist

A generic Church Security Checklist is presented in Appendix 1 which can be tailored to your own organisation.

Specialist Partner Solutions

Aviva Risk Management Solutions can offer access to a wide range of risk management products and services via our network of Specialist Partners who are reputable companies offering agreed discounted rates for Aviva customers.

For more information please visit:

<u>Aviva Risk Management Solutions - Specialist Partners</u>

Sources and Useful Links

For general security information:

- Churchwatch https://www.nationalchurchestrust.org/national-churchwatch
- Master Locksmiths Association (MLA) Tel: 01327 262255 or visit www.locksmiths.co.uk

For information on CCTV and intruder alarm companies:

- National Security Inspectorate (NSI) Tel: 01628 637512 or visit www.nsi.org.uk
- Security Systems and Alarms Inspection Board (SSAIB) Tel: 0191 296 3242 or visit www.ssaib.org

For forensic and other property marking systems:

- Selectamark Ltd Tel: 01689 860757 or visit www.selectamark.co.uk
- Smartwater Ltd Tel: 0333 320 7797 or visit <u>www.detertech.com</u>

Additional Information

Relevant Loss Prevention Standards include:

- Metal Theft
- Security Doors and Windows
- Intruder and Hold Up Alarms
- Property Video Surveillance Systems

To find out more, please visit Aviva Risk Management Solutions or speak to one of our advisors.

Email us at riskadvice@aviva.com or call 0345 366 6666.*

*The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

LOSS PREVENTION STANDARDS

Appendix 1 – Church Security Checklist



Location	
Date	
Completed by (name and signature)	

	Church Security	Y/N	Comments
1.	Have you carried out an assessment of what fixtures, fittings and valuable items could be at risk and the possible impact of their loss?		
2.	Has a professional valuation been carried out, particularly for any historic items?		
3.	Does the church building include roof areas that are covered with lead or copper sheets?		
4.	Is there a replacement strategy for possibly replacing any lead or copper roofing/fixtures with other materials likely to be less attractive to thieves?		
5.	Are security marking products used which may make items less attractive to thieves or otherwise will aid in their recovery?		
6.	Are warning notices displayed which advertise the security measures in place?		
7.	Have you provided any nearby neighbours with contact details for church keyholders?		
8.	Are planned grounds maintenance arrangements in place to ensure that hedges/shrubs do not grow so that they block a neighbours' view and thus conceal thieves?		
9.	Are doors and windows fitted with good quality locks that are secured whenever the premises are unattended?		
10.	Has an electronic security system such as a church roof alarm been installed to detect and possibly deter potential thieves?		
11.	Is there a security safe within the building for the retention of silverware, small valuables, and cash?		

LOSS PREVENTION STANDARDS



12.	Do you have photographic records of valuable items that may assist in their recovery and return if recovered by the Police?	
13.	Have you sought independent crime prevention advice from the Police and your property insurers before proceeding with any security enhancements?	
14.	Has contact been made with any church or public planning body whose consent may be required before implementing any measure that could be regarded as damaging the fabric of a historic church, or changing its appearance?	
15.	Have you sourced security devices and systems from reputable organisations such as those accredited by the schemes mentioned in this document?	
16.	Has security been reviewed after any loss to reduce the risk of a repeat incident?	
17.	Additional comments:	

LOSS PREVENTION STANDARDS



Please Note

This document contains general information and guidance only and may be superseded and/or subject to amendment without further notice. Aviva has no liability to any third parties arising out of ARMS' communications whatsoever (including Loss Prevention Standards), and nor shall any third party rely on them. Other than liability which cannot be excluded by law, Aviva shall not be liable to any person for any indirect, special, consequential or other losses or damages of whatsoever kind arising out of access to, or use of, or reliance on anything contained in ARMS' communications. The document may not cover every risk, exposure or hazard that may arise and Aviva recommend that you obtain specific advice relevant to the circumstances.

05th November 2024

Version 1.1

ARMSGI1412022

Aviva Insurance Limited, Registered in Scotland Number SC002116. Registered Office: Pitheavlis, Perth PH2 0NH.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

LOSS PREVENTION STANDARDS