



Church Property Risk Management

Introduction

Concordia Underwriting Agency (Concordia) is a leading insurance provider for faith, charity and community service organisations. This booklet is intended to help churches identify threats to your property and provide strategies of how to mitigate loss or damage. If you require further information please contact your insurance adviser.

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Building Security

Deliberate acts causing loss – theft, arson and malicious damage – often occur when no one else is around. The more secure your property is, the harder it is for this to happen.

Perimeter security

It's important to find the right balance between openness and security for your Church. The more secure the property is, the safer it becomes.

SOME PRACTICAL MEASURES TO CONSIDER:

- consider installing security cameras
- keep the building itself in good repair (making sure there are no 'weak areas')
- ensure any fencing is in good condition
- use a good quality lock to secure the gate
- fit deadlocks on all external doors
- fit key-locks on all opening windows
- remove the keys when the building is unoccupied
- ensure lighting is adequate and fully operational

Make someone responsible

Unlocked buildings make easy targets for arsonists and thieves. Each night, someone needs to take responsibility for locking the doors and windows. Ensure that lights and heating appliances have been switched off. This could be a staff member, or someone living nearby.

If the Church is being used by a group – a play group for example, or a community group, the person in charge of the group must take responsibility for locking up. If they don't have a key, they must make appropriate arrangements for the building to be secured.

Each Church is different. What is appropriate for one Church may not be for another. Church administrators should be aware of the issues, assess the individual needs of their Church and have a system in place that works for them. A system that minimises the risk of theft or arson.

Keys to Church-owned buildings

Keeping track of Church keys can be confusing, but it is important. Ministry teams and congregations change all the time. Keys are often passed on to others unofficially or not returned. Unfortunately, each time this happens, the risk of theft increases dramatically.

Key registers

A key register is a great way to control access to buildings. One person, possibly the Church administrator or a deputy, needs to have responsibility for issuing keys and monitoring their use. A responsible senior administrator should maintain the register. Consult with a locksmith when you set up the register – their advice can be extremely valuable.

THE REGISTER WORKS LIKE THIS:

- introduce a master key system
- one senior person retains the master key
- individuals only get keys to the areas they need – for their work
- records are kept, so the administration knows who has which key
- the register is updated whenever new keys are issued
- charge a refundable deposit that can encourage the return of keys
- all locks are changed every five years or so, and keys are re-allocated.

Additional security for special equipment

Reduce the temptation. High-value property that is reasonably portable and readily marketable makes a tempting target for thieves. These can include sound systems, laptops, musical instruments, portable electrical goods and power tools.

Keep items like this in a lockable room or shed – and only allow access by authorised people. Musical instruments and audio equipment should not be left in worship areas during the week or between services.

It is common for thieves to return to Churches after an initial break-in. They assume it will be as easy to break in the second time. They wait until the Church's insurance policy will have provided new replacements for what was stolen. Then they return.

Church-Watch programs

Church-Watch is well worth considering. This is a natural extension of the very successful neighborhood watch schemes. Church-Watch helps to substantially reduce the chance of burglary or malicious damage.

They are worth considering if your Church is left unoccupied for long periods during the week. It is easy to draw up a roster from the congregation to keep an eye on the property.

Security systems

Security systems provide extra peace of mind. However, because there are usually many people who use the Church, it can be difficult to install a system that will provide maximum protection. This is made harder if the Church has a complex layout. It is best to obtain advice from reputable experts before making a decision.

Different alarm equipment offers different levels of protection.

Local Alarm

This alarm simply features a siren at the premises. This sounds for a limited period when a break-in is detected. The alarm is a deterrent and works best if there are people within hearing range who are willing and capable of dealing with a break-in. This type of alarm is not recommended for Churches.

Dialler Alarm

Like the local alarm, this alarm has a siren on the premises. It also includes a dialler. This device dials a nominated telephone number (usually that of a security company) using your telephone line. This ensures the alarm will not go unnoticed.

Secure Monitored Alarm

This alarm includes regular pulsing from the alarm system installed at the Church. Any interruption to the pulsing triggers an immediate notification to a security company.

It is important to remember, an alarm system does not prevent burglary. It only notifies you if a break-in occurs. The best security systems are monitored. This allows for a faster response from qualified professionals.

Lighting

Good quality outside lighting is a good way to discourage vandals and burglars. Lighting should be robust and out of reach. This makes it harder to be damaged or broken. It's worth paying extra for a good system. The cost of constantly replacing cheaper, easily broken lighting soon adds up.

While security lighting will increase the size of the electricity bill, it will also reduce the likelihood of burglary, arson and vandalism.

As an extra precaution, the exterior of your property should be free of visual obstructions and excess foliage – anything that can hide potential intruders.



Security cameras

Cameras can discourage theft and vandalism. They also assist police in their investigations, but they can be expensive.

An effective, integrated security camera system needs to be tailored to the particular needs of your property and your people. Placement of cameras may lead to accusations of invasion of privacy and must be handled sensitively. It's best to engage a professional security organisation in consultation with the Police.

Security patrols

Like a Church Watch program, security patrols are a good way of showing that your Church is being watched. The patrols visit your site on a regular basis (at night, and when the property is unattended) to check all entry points. Ensure the security visits and patrols are not predictable. This makes it even harder for potential intruders to monitor the timing and avoid detection.

Protecting stained glass windows

Stained glass windows are fragile and easily broken. They are frequently targeted by vandals and can also be accidentally broken – by hail stones for example, or by people using the Church property.

Leadlight or stained glass windows can be protected with stainless steel grills or polycarbonate sheeting. If you use polycarbonate sheeting, allow sufficient ventilation. This stops the window space overheating and melting the lead components. The sheeting should be regularly cleaned to prevent the build-up of condensation and rot.

Remember to use a glazier or a builder who has experience with stained glass windows and Church buildings.



Open Church Security

Churches suffer significant risk exposure to theft, vandalism and arson. Insurance provides monetary compensation, but cannot compensate for the loss of heritage features or emotional impact.

Keeping your church open

We are often asked whether churches should be kept locked at all times. Provided the right precautions have been taken, churches kept open can have a positive effect on security.

Keeping churches open outside of services of worship is a vital element in the link they have with the community they serve and for historic buildings can also generate tourist revenue.

However, we do recommend where possible that a supervisor be in attendance during opening times or be available to check the building periodically during the day.

TIPS FOR BEING OPEN AND SECURE

Churches wanting to be open need to find the right balance between accessibility and security.

THIS MEANS TAKING A FEW KEY STEPS:

- Carry out a full risk assessment.
- Ensure local residents know that the church is operating an open door policy, so that they can observe activity.
- Encourage local people to pop into the church while passing by.
- Draw up a rota of volunteer stewards to be present in church – but don't forget to consider their personal safety for example, they might be alone in a church at any time.
- Create a secure storage area in which all valuables can be locked.

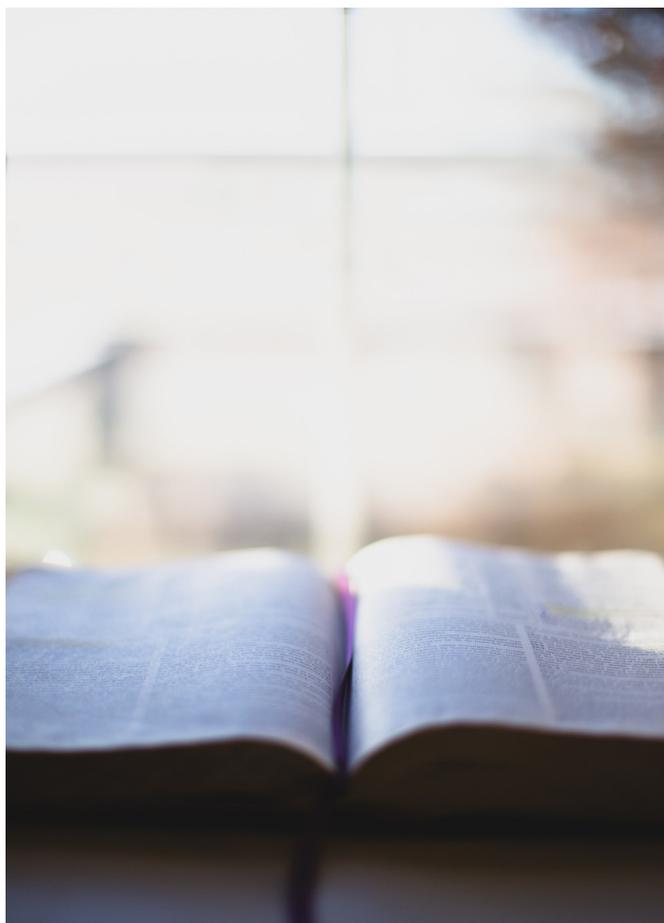
Personal safety

Keeping yourself safe is about taking common sense steps to protect yourself when you might

be in vulnerable situations such as being alone in a church, or locking up after an event or service.

We do not want to alarm church employees and volunteers but we do have simple advice about what can be done to minimise the risks to your own safety and that of others.

In many churches, people may have followed the same practices for many years without



incident but this does not mean that they are safe. It is worth reassessing your procedures and practices for peace of mind, if nothing else.

THINGS TO CONSIDER:

- Look out for any situations where there is potential for someone to be harmed – for example when alone in a building.
- Establish what the risk is – what is the likelihood of someone being harmed, taking into account the measures you already have in place to limit the consequences.

- Assess what additional measures are necessary and how these new measures are to be implemented.
- Ensure any church stewards have a form of quick communication such as a mobile phone.

Important security steps

- Lock church after dark – unless there is a service, group activity, or someone present. Also, close and lock perimeter fencing gates and secure driveway access.
- Keep keys safe – with an official, or in a secure place away from the Church. Maintain a key register and record the current list of key holders.
- Protect high-value items – chain items to the floor or wall (being mindful of heritage restrictions) or replace items with cheaper alternatives when services are not taking place.
- Protect money, silver, brass and pewter items in a safe or in a secure area.
- Divide responsibility for money – appoint different officials for collecting, counting and banking. Ensure no-one is left alone to count money.
- Ensure you have external lighting security operated by motion sensors. Check regularly that both sensors and lights are operating.
- Ensure all waste bins are secured to fence posts away from the building.

Will being open affect insurance cover and premiums?

There is no impact on the church insurance premiums if a church is open during daylight hours and proper risk assessments have been completed.

There is however a duty of care that must be exercised to protect your property. So long as the above steps are put in place then you should have no insurance concerns. We recommend your church put in place a written procedure of how you will manage risks associated with your open church policy.



Storm Protection

Thunderstorms

Storms are a major cause of damage to Churches.

While most storms only last 15 minutes or so, they present a real danger to the unprepared.

- Almost every aspect of these storms has the power to cause major damage.
- Lightning strikes, for instance are a big cause of fires in Churches.
- Power surges caused by lightning strikes can and do severely damage all types of electronic equipment.
- Strong winds can damage roofs, windows, vehicles and can cause serious injury.
- Hail can cause incredible damage in a very short space of time.
- Water leaks, if left un-repaired, can lead to rot, ceiling stains, electrical shorts and all sorts of other damage.

Checklist – minimising the risk of storm damage

Secure all loose articles in the grounds.

Keep gutters and down-pipes clear from debris.

Fit surge protectors to the main circuit board.

Cut away dead branches from trees.

Trim any branches that may interfere with electricity cables.

Install a lightning rod.

AFTER THE STORM PASSES

Check for damage and fix it as soon as possible.

Look for possible water entry points by identifying dark circles appearing on ceiling or wall plaster.

Remove loose or damaged tree branches.

Clear debris and potential hazards from the building.

Mop up excess water and dry damp carpets.

Inspect the roof.



Fire Prevention

Fire loves the unprepared

A well-prepared fire plan will protect your Church and your congregation. The suggestions in this paper have been designed to help you ensure your Church is as well protected as possible.

THERE ARE 5 MAJOR CAUSES OF FIRE:

1. Arson
2. Faulty electrics
3. Poor heating
4. "Hot work" – including welding and angle grinding
5. Cooking

Arson

Places that are easily accessed, frequently unoccupied and set away from other buildings – places like Churches – are easy targets for arsonists. Arson damage is often catastrophic as the fire is deliberately caused to maximise damage.

But there are some simple things that can reduce the risk.

Checklist – minimising the risk of arson

Install security lighting inside the building.

Install security lighting outside the building.

Keep flammable liquids in locked metal cabinets.

Install a monitored security and fire detection system.

Keep the site tidy, remove combustible rubbish such as timber, dry leaves and cardboard boxes from in, under and around the buildings.

Limit access and ensure you know exactly who has keys to the property using a key register.

Prevent access to the roof area – except by authorised people.

Install perimeter fencing and locked gates to limit access.

Seek advice from your local Fire Service.

Secure wheelie bins by chain / padlock to a post away from the building.

Faulty electrics

One spark is all it takes.

Exposed wires and electrical shorts can produce sparks. While most of these will simply cause an inconvenience, in the wrong conditions can start a blaze.

Your best defense is to keep all appliances regularly maintained and ensure you have a properly installed safety board. Ensure switchboards are serviced and maintained.

Consider Thermal Imaging – refer to Concordia’s Electrical Safety paper for further risk protection information.

Heating

Churches need heating.

Most Churches have large halls, many with high ceilings and steeping roofs. To warm these spaces takes a lot of heat.

TIPS TO HELP YOU ENSURE THE SAFE USE OF HEATERS:

- avoid portable heaters; from small bar radiators to large gas heaters
- heaters are more of a hazard without thermostats
- ensure all heating is a permanent fixture, well installed by professionals
- keep your heaters serviced regularly
- keep flammable items at least one metre away from any heater

Hot work

Hot work is any work process that creates a fire source such as sparks or flame. For trades-people, this includes grinding, welding or cutting metal.

Many fires that result from building or maintenance work and start with stray sparks. Often, an enthusiastic workman is more interested in getting the job done than ensuring the working area is fire safe. Embers also can stay hot long after the work has been completed.

Experience has shown that an acceptable standard of care and supervision is far more likely to be achieved where a documented **“hot work permit system”** is enforced. Therefore, a precaution checklist should be established to highlight the important steps to take during hot work operations.

Kitchens

More property fires start in kitchens than anywhere else. Gas flames, hot oil, electrical outlets, gas appliances and electrical appliances are all potential fire hazards.

The best prepared kitchens have more than one type of protection.

Install a smoke detector.

You must have a smoke detector in or very close to your kitchen. Check with your local fire brigade about where is the best place for it.



Have an extinguisher on hand.

It must be the right type of fire extinguisher. Dry powder is often the most favored – as this works best for electrical, fat and oil fires, however it can create a mess. Check with your fire extinguisher equipment supplier: they can advise you on the most appropriate for your specific needs.

Get a fire blanket.

They’re cheap and effective. They’re ideal for putting out small fires that start in pans or trays. They can also be used to smother fires in a deep fryer. In the event of a person’s clothing catching fire, a fire blanket can smother the fire, while protecting the rescuer.

Train your people.

Anyone working regularly in your kitchen, must be given fire protection training. Ensure, at the very least, they know where the equipment is located, how it is used and the limitations of each device.

You could also...

Install a sprinkler system.

This is extremely effective, but it can be expensive. However, it will go some way to reducing your insurance premium.

Install a monitored alarm.

This is a less expensive alternative to the sprinkler system. Having your heat or smoke detectors linked to a monitored alarm station means a faster response from the fire brigade in case of an emergency.

Monitored smoke detectors

Churches are often unoccupied and unless someone is there, fires can spread quickly. Battery powered smoke detectors only work when someone is there to hear them. By using detectors that are wired into the main power source and have good coverage of the Church – and linking them to a monitoring service – means the fastest possible response in case of fire.

Compliance with legislation

Check with your local fire authority or a professional fire protection company to ensure you comply with legislation.

We recommend you use a company that provides a fire equipment maintenance service. They provide invaluable advice.

They should provide an inspection every six months. This would include recharging out-of-date or used extinguishers and they provide evidence of compliance with legislation. These companies can provide valuable training in the use of extinguishers.

Specialist advice on fire prevention

The best advice comes from a professional.

The best place to start is by contacting your local fire authority. In most cases the information and guidance offered is free of charge. For smaller facilities, that information may be enough for your needs. For larger facilities or those in higher fire danger areas, paid professional advice is usually money well spent.

It all adds up

The better prepared your property is against fire, the better off you'll be.



Churches: Arson Prevention

It is worth remembering that unlike an accidental fire, it is the arsonist's deliberate intention to set fire to the building and to cause catastrophic damage. This may include the use of an accelerant such as petrol, or starting fires in more than one place.

Why are places of worship vulnerable to arson?

- Attract homeless: Many places of worship are left unoccupied during the week and they can be extremely vulnerable to break-ins by people seeking shelter. Typically, these people may set fires accidentally (often while under the influence of alcohol) or deliberately.
- Attract professional thieves: Professional thieves are usually after valuable artwork or antiques. The stolen items command large sums on the black market. The thieves often start fires to hide the evidence of theft.
- Attract petty criminals and drug addicts: Petty thieves view places of worship as 'soft targets' since they are often empty and have less sophisticated security than commercial establishments. They often break into places of worship to steal smaller items that can be readily converted to cash, such as computers, musical instruments and other electronic equipment. Again, fires are started to cover thefts.
- Targets for hate crimes: Unfortunately, places of worship are considered to be ideal targets for sending politically or racially motivated hate messages. These crimes are calculated to be picked up by the media and viewed by sympathizers. Crimes range from graffiti sprayed on exterior walls and doors, to malicious vandalism and destruction of property by arson.
- Attract youth fire-setters: Juvenile fire setters range from those who set fires accidentally, those who set fires as an emotional cry for attention, and others who are delinquent fire setters. Since many places of worship are unoccupied during weeknights and there

is often little or no security, the youths view this as a quick and easy opportunity to commit the crime.

So what can you do?

Arson is basically a security problem.

By improving the security of your property, you can substantially reduce the risk of becoming a victim of arson. Many of these improvements won't cost a significant amount of money.

SOME PRACTICAL TIPS TO REDUCE THE RISK OF ARSON:

- Regular surveillance – encourage members of the church and neighbours to visit as part of their daily routine.
- Speak to your neighbours and have them be vigilant and report any suspicious activity immediately to the police. Be part of the Neighbourhood Watch.
- Church halls should be locked when not in use.
- Leave only one exterior door unlocked during the day, this should be easily visible from nearby properties.
- Avoid leaving money inside the church, whether in a vault, safe, or vending machine.
- Be aware that vandalism may precede arson! Report vandalism, thefts, or any other crime affecting church property to your police department immediately and carry out vandalism repairs quickly, minor damage is often followed by more serious incidents including arson if not addressed quickly.
- Secure wheelie bins by chain / padlock to a post away from the building.
- **Good housekeeping is vital:**
 - Do not accumulate garbage and combustible waste in or around the church.
 - Candles and matches should be locked away.
 - Boiler houses should be locked with no combustible materials stored in them.
- Fire and intruder alarms should be remote signaling to a receiving centre to ensure a 24 hour response to any activation to help mitigate losses as far as possible.
- Contract a private security firm in your area to check the building at unscheduled intervals.

Building Exterior

- Illuminate exterior buildings, doors and parking lots from sunset to sunrise.
- Use wire-mesh glass in windows for additional protection from break-ins.
- Consider installing video security cameras (CCTVs) at entrances and other key areas.
- Keep doors and windows locked when the building is unoccupied.
- Trim shrubs and tree limbs around windows and doors to eliminate potential hiding places for arsonists and criminals.
- Ladders should not be stored outside the building at the end of the day. Instead, secure ladders and tools in a locked shed or inside the building.
- Consider fencing the areas or sides that are not readily visible to patrols or neighbours.
- Narrow spaces and gaps between buildings should be blocked off with fencing or other barrier.

Building Interior

- Consider using timers for lights and/or radios during evening hours.
- If possible, install a central station monitored security and fire detection system. Also consider installing a fire sprinkler suppression system.
- Ensure that smoke and heat detectors are operational and that fire extinguishers are in place and have been regularly serviced.
- A balanced system approach, which includes a complete fire detection and alarm system and a complete sprinkler system, is highly recommended. Without some type of automatic extinguishing system, a fire rapidly increases in intensity until the fire department arrives.
- Make sure that flammable liquids are stored in a fire-proof / fire-rated cabinet, away from any heat sources, such as heating equipment.
- Restrict access to areas containing valuable or combustible materials by locking interior doors.



Electrical Safety

Church electrical work

As a rule, only qualified electricians should work on your electrical systems. This is safer for your people, your property and the individual working on the system. If you do use volunteers, only use registered electricians and sight their registration and record their details.

Electrical wiring

Deteriorating electrical wiring causes many fires.

Have your Church's wiring checked regularly by a licensed electrician. Obtain a written report on its condition and act on any safety concerns.

This is important if you have an old switchboard or if you're using a lot of new equipment. New equipment or increased use of electricity also places a greater drain on the switchboard. Faulty fuses on switchboards are prone to overheating and can easily ignite combustible material such as wood panels or other combustibles that may be stored nearby.

Safety switches

Safety switches protect your property and they save lives. Have them fitted at the electrical distribution board.

Surge protectors

Power surges can easily damage electronic equipment like data projectors, computers and electronic musical instruments. Fitting power surge protectors protects Church property and the property of others. It's best to fit them at the electrical distribution board.

Information protection

Protecting important information is easy and relatively inexpensive.

A daily or weekly backup of all computer files minimizes the possibility of data loss. This data should be stored away from the Church premises. This way, if there is an electrical malfunction, fire or failure of the hard disk, most records and work will be retained.

Thermal Imaging Survey

Infra-red thermal imaging is a recognised technique for detecting loose or corroded connections. A poor electrical connection under load will rise in temperature. Arcing will occur and eventually the connection will fail, or at worst cause a fire.

A thermal imaging survey involves taking thermal images of electrical equipment including distribution fuse boards, contactors, switch boards, transformers, motors, battery banks, UPS's, control panels etc.

With these thermal images it is possible to identify such faults as loose connections and over loaded circuits (the most common cause of electrical fires), transformer cooling faults, motor winding faults and induced currents.

Following the survey, a report will be produced which will identify equipment found to be displaying faults. For each fault, a diagnosis will be given together with recommendations on how to repair.

Temporary wiring

Too many adaptors and socket boards can overload electrical power points. This, in turn, can cause electrocution, or fire. While they are convenient, please ensure only appropriate adaptors are used in offices and kitchens, for musical instruments and sound desks. If adaptors are repeatedly used, consider installing additional power-points to the fixed wiring system.

If you need to use an extension cord, tape it securely to the floor for the whole length of the cord.

Water and electricity

Water and electricity don't mix. Be sure that the roofs of your Church buildings are in good condition and that external electrical fittings are weatherproof.

Check that all appliances in the kitchen are well clear of damp or wet areas. Take care of stand-alone spring water dispensers connected to power outlets. Electrocutions have occurred using these appliances in recent years.



Thermographic Imaging

Reduces the Risk of Electrical Fire

What is it?

Thermographic imaging is a way of finding out how hot something is by measuring the amount of infrared radiation being emitted. This is measured using a thermal imaging camera which converts the infrared information to a temperature reading. Doing this allows you to identify potential problems with electrical and mechanical components and systems.

Thermographic Imaging helps detect electrical faults that maybe invisible to the naked eyes such as:

- loose connections
- faulty equipment
- overloads
- imbalanced circuits
- damaged / faulty switches
- faulty fuses

- arcing and hotspots
- other unwanted electrical condition

Benefits of thermographic scans

The benefits of conducting regular thermographic scans can be substantial, they:

- reduce the risk of electrical or mechanical faults occurring, leading to fire or major breakdown.
- reduce risk of personal harm to staff and visitors from fire or electrical shock.
- reduce costs of unscheduled maintenance and shutdowns.
- reduce repair costs by fixing a fault before major failure.
- help manage the risks to your property.

What should be scanned?

Thermographic scans of the main electrical switch and electrical distribution boards are most common.

Contributing factors that indicate the need for a scan of electrical equipment include:

- Main switch or distribution boards featuring ageing or outdated components such as fuses or located in dusty or corrosive environments.
- Electrical equipment mounted on or near combustible material, or in open cabinets.
- Circuits loaded close to their maximum, e.g. new equipment installed on existing circuits.

How often should you get scans done?

Regular scans can form an important part of an effective predictive maintenance regime as they provide a record of the temperature changes over time.

In addition, ad hoc scans are also beneficial before and after any major system upgrades, especially when new equipment significantly increases the load on electrical circuits. Such scans can assist in making sure that equipment continues to operate within normal bounds after the upgrade. They also help verify that the upgrade has been completed correctly.

Accredited professional

Scans must be carried out by a person trained in:

- the use of a thermographic camera
- analysis of scans, and
- reporting and recommending corrective actions.

Scans should be completed under full load and all components should be open and uncovered during the scan.

Any written report should include:

- thermal images of the equipment,
- details and summary of findings, including temperature differences detected,
- actions including the priority of repairs.