

Diocese of Truro - Guidance for Parishes

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Church Insurance Consultant

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Who we are

- 130+ years insuring churches
- Leading UK insurer of churches and heritage buildings
- Owned by a charitable trust – Allchurches Trust Ltd
- Specialist Church team:
 - Underwriters
 - Surveyors
 - Risk Management Consultants
 - Claims
 - Church Insurance Consultants

Your Church Insurance Consultant

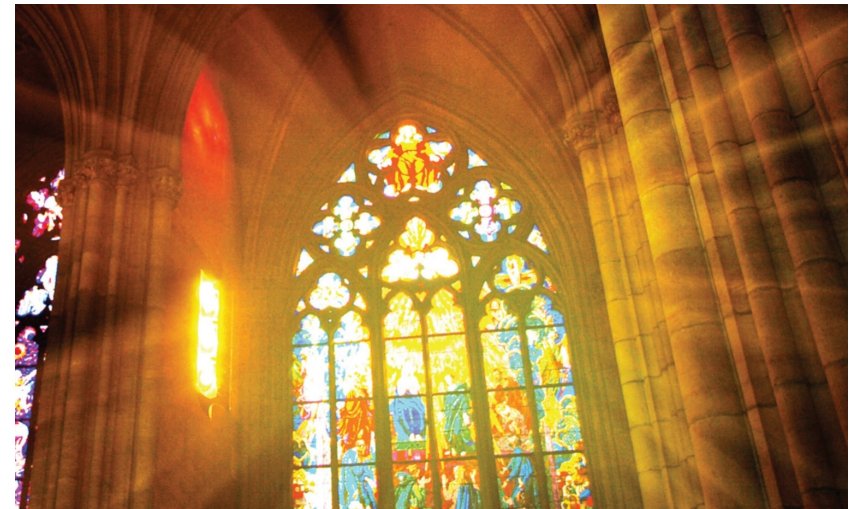


- Based in Penzance
- Supports the Dioceses of Truro, Exeter, Bath & Wells, Bristol & Salisbury
- 35 years experience in risk management and insurance
- Buildings for Mission – Diocese of Leeds
- Past Churchwarden & Treasurer
- PCC Member / Deanery Synod Rep
- Licensed Reader
- Enabling parishes to do God's mission

How can we help?

- ▶ We aim to provide support, guidance and assistance with your church insurance.
- ▶ Some of the services we provide include:
 - An introduction to church insurance
 - Meet Ecclesiastical
 - Risk Management seminars
 - Workshops and training
 - Share and support events
 - Attend PCC, Deanery and other meetings
 - Provide support at Diocesan, Archdeaconry and Deanery events.

We can work with you to help support you and your church, at no additional cost to you



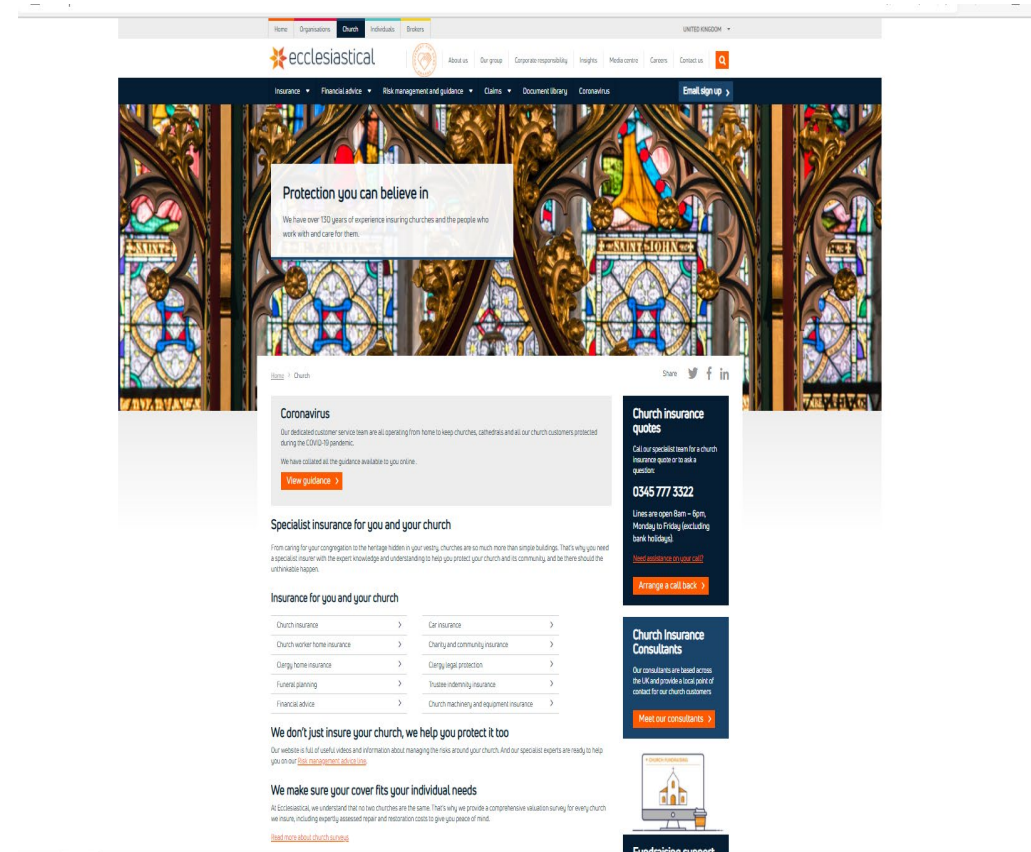
Examples of how we can help

- ▶ We offer practical help and a friendly listening ear.
- ▶ We have worked with, and continue to work with Dioceses to develop training and information on a variety of topics to support churches.
- ▶ We can use digital platforms for meetings and training events if preferred.
- ▶ These are just some of the topics covered.



Support for Churches

- <https://www.ecclesiastical.com/church>
- Church Queries
0345 777 3322
- Church Claims
0345 603 8381 (24/7)
- Risk Advice Line
0345 600 7531
- Church Insurance Consultant
kay.short@ecclesiastical.com
07467 482033





Theft of Metal

What's driving this crime?

- Potential rewards for thieves are high and they are becoming increasingly bold and organised in their attacks
- Low risk to offender – chances of being caught are low
- Enforcement authorities' priorities are elsewhere

Tools of the trade

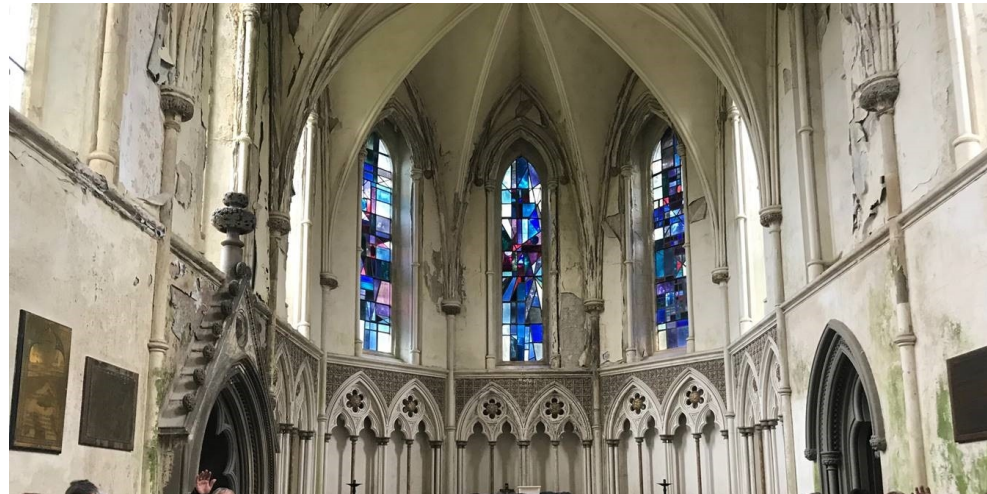
Typically all a thief needs to strip the metal from your roof is:

- The right opportunity
- A means of access
- Some basic tools

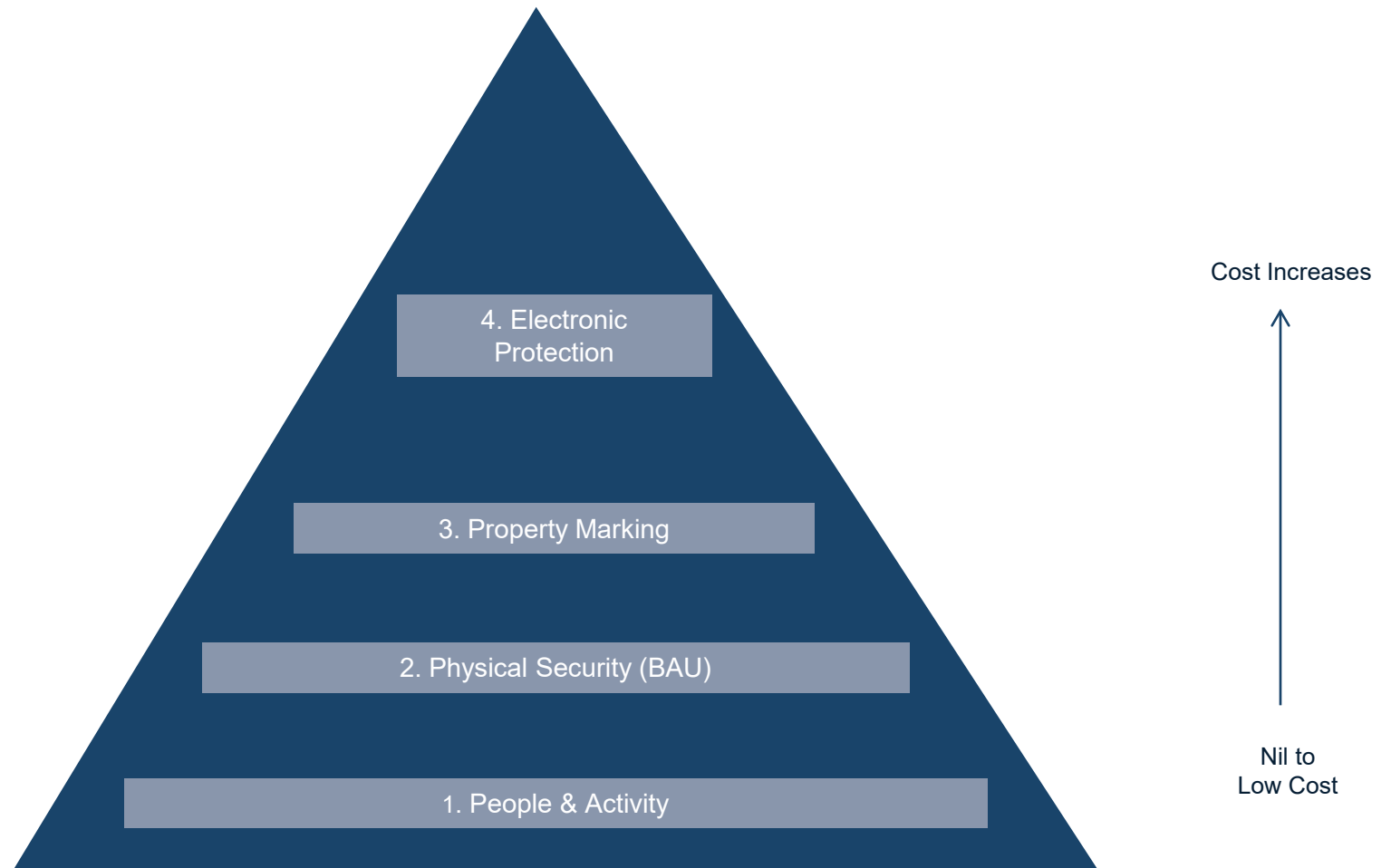


Theft of Metal – Impact

- Direct Costs - replacing the metal
- Collateral Costs - damage in consequence of theft e.g. stonework & rainwater ingress
- Indirect Costs - loss of income
- Other Costs - irreplaceable loss of heritage



TOM Risk Controls



Theft of Metal Resources

- ▶ Guidance notes
- ▶ ToM Checklist
- ▶ Scaffolding questionnaire
- ▶ Case studies
- ▶ Approved suppliers list

<https://www.ecclesiastical.com/risk-management/church-metal-theft/>

Church scaffolding questionnaire

Cover for theft of external metal when scaffolding is in place

The presence of scaffolding on a building can seriously compromise security, so our insurance policies generally exclude theft of metal (usually on roofs) when scaffolding is in place. However, we can provide cover against theft of external metal if you implement additional security requirements.



We can provide cover for theft of external metal and subsequent damage up to the sum insured as indicated in the property damage section of your policy document.

Our requirements if your church would like cover for theft of metal while scaffolding is in place

For theft of metal cover to be granted you will need to comply with all the requirements detailed in the questionnaire outlined and:

- Enclose the base of the scaffolding in metal or timber sheathing, to a **minimum height of 4.0 metres**.
- You must also have applied SmartWater® (or an alternative forensic marker approved by Ecclesiastical), put up the warning signage in a prominent position and registered the product.
- If your church has a metal roof covering you must have a roof protection system installed to a specification approved by Ecclesiastical, which is linked to a monitoring service and is regularly maintained.

Due to the technical nature of the requirements in the checklist, we recommend that your Project or Inspecting Architect or Surveyor should complete this questionnaire. We also recommend that this is done in the planning stages of any building work to ensure required security requirements are in place before works commence.



Questionnaire (check and tick as appropriate)


Any church seeking cover for external metal theft, while scaffolding is erected, must complete, sign and return this questionnaire to Ecclesiastical before work commences. We will then advise you if we are able to provide any cover for your church.

Scaffolding Specification

(a) The scaffolding will be fully enclosed by minimum 1.8m exterior grade plywood sheathing or steel sheathing boarding to a minimum height of 4.0 metres. Yes No NA

Please note oriented strand board (OSB) is not an acceptable form of boarding.

Theft of metal checklist for churches



Due to economic factors, metal remains attractive to thieves. Based on our experience, we've put together this checklist to help you improve the security at your church, reducing the possibility of theft.

As you are aware, the application and registration of SmartWater® (or an alternative approved by us), along with the display of prominent signage is a condition of your policy. If you do not meet this policy condition you will not be covered for theft or attempted theft of metal, or the subsequent damage. Additional actions such as installing an electronic roof security system or CCTV will further reduce the risk of a theft occurring.

If you have had a recent metal theft act quickly. Don't be complacent - if you replace stolen metal with lead or copper and do not improve security the thieves will be back.

Checklist (check and tick as appropriate)

Check each item below and tick 'yes' or 'no' as appropriate. If you put 'no' next to any item please consider whether there are any additional steps you need to take. You can find further information at www.ecclesiastical.com/theftofmetal.

Has SmartWater® (or an alternative forensic marking system approved by us) been applied to external metal, the signage displayed, and has your kit been registered? Yes No

Note that this is a condition of your insurance.

Do you check your roof on a regular basis for damage? Yes No

If Yes, please make sure that you do this safely - read our advice on at www.ecclesiastical.com/workingatheight

Have vegetation and tall trees around the church which could screen criminal activity been cut back to maximise surveillance levels? Yes No NA

Have neighbours been asked to report suspicious activity to the police? Yes No

During repair work do you tell the congregation and church neighbours what's happening and when so they can report suspicious activity outside of working hours? Yes No

During building work, do you ensure builders follow crime prevention principles and lock tools away and keep the church secure? Yes No

Do you engage with local police to make sure they are aware of ongoing attacks on churches and include the church in their patrols? Yes No NA

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, aluminium 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?

At present there is an increased risk of theft and existing security arrangements should be reviewed. Consider a range of security measures to deter metal theft attacks. The following can be used as a starting security for your premises. Some are largely common sense low-cost options, whilst others more high-tech solutions at a greater cost. Risk factors will vary for each property under consideration and measures will be more appropriate than others for a given premises. We have started with the lowest



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Health & Safety and Risk Management

Why are we interested?

▶ Liability cover

- Protects PCC's legal responsibility towards others
- £10m limit each for Employers' and Public Liability
- £250k limit each for Pastoral Care Indemnity, Church Council & Trustee Indemnity and Errors and Omissions
- Negligent actions that cause loss, damage or injury

Insurance policy conditions

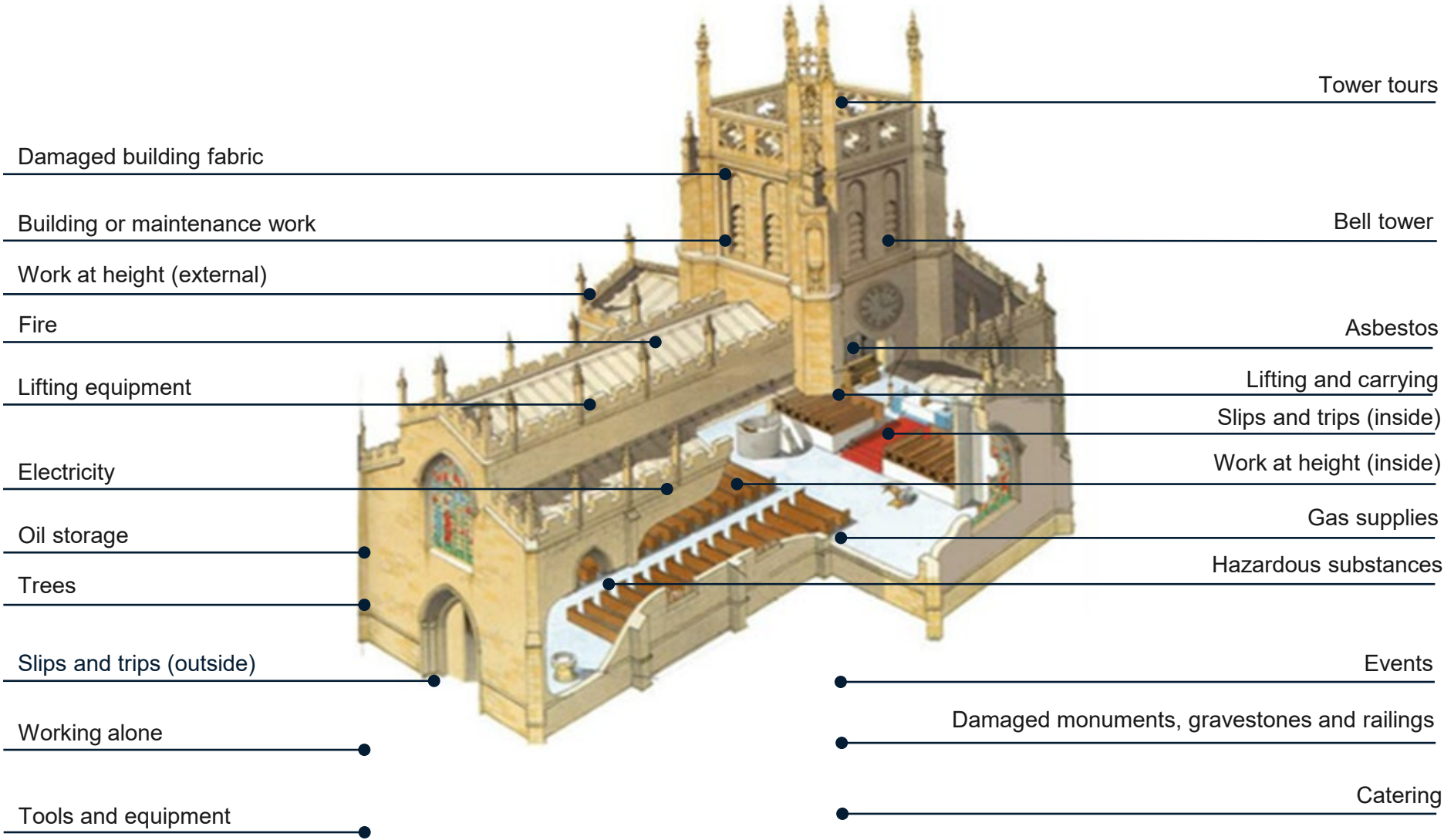
▶ Insuring Clause

- Insurance against loss, damage, injury or liability occurring or arising in connection with **your usual activities**

▶ Policy Conditions

- Maintain the premises, works, machinery and plant **in sound condition**
- **Take all reasonable precautions** to prevent damage, accident, illness and disease
- **Exercise reasonable care** in seeing that all statutory and other obligations and regulations are observed and complied with

Typical church hazards



Health and safety resources

On our website you can find resources on:

- ▶ Understanding your health and safety responsibilities.
- ▶ Checking the adequacy of what you have done or if there is more that you can do.
- ▶ Writing a health and safety policy if you need one.
- ▶ Completing risk assessments if you need them.
- ▶ Dealing with specific hazards such as slips and trips or using ladders.
- ▶ Managing the risk from COVID-19.



Testing to protect your church

It is important that the following items are maintained or tested on a regular basis to ensure your church is best protected.

Item	Frequency	Helpful guidance
Electrical Installation	5 years	https://www.ecclesiastical.com/risk-management/church-electrical-wiring/
Lightning Conductor	4 years	https://www.ecclesiastical.com/risk-management/church-lightning-advice/
Smartwater	5 years	https://www.ecclesiastical.com/risk-management/smartwater/
Alarm Systems	Annually	https://www.ecclesiastical.com/documents/church-security-alarms.pdf
Fire extinguishers	Annually	https://www.ecclesiastical.com/documents/church-firefighting-equipment-guidance.pdf
Fixed heating systems	Annually	https://www.ecclesiastical.com/risk-management/church-heating-systems/

- ▶ Any electrical installation checks and works must only be undertaken by an electrician/electrical engineer.
- ▶ Work must be carried out by a qualified electrician with full scope registration or membership to work on commercial installations and certified with the National Inspection Council for Electrical Installation Contracting (NICEIC), The Electrical Contractors Association (ECA), The National Association of Professional Inspectors and Testers (NAPIT) or The Electrical Contractors' Association of Scotland (SELECT).
- ▶ There is no statutory frequency for inspection and testing of portable appliances.
- ▶ Find the full guidance on our website: www.ecclesiastical.com/risk-management

Download our risk calendar

The risk calendar marks key risks throughout the year to help you protect your church and those who use it.

It has:

- ▶ Monthly hints and tips for considering the operational risks at your church.
- ▶ Different topics featured throughout the year and included in the e-News we send to parish contacts.
- ▶ Website page links to the relevant guidance for each topic.

You can sign up to receive our monthly e-news containing helpful guidance and information.





Open Churches

The Myths

- We are not insured if we leave our church open
- Everything has to be locked away if it's open
- Someone has to be on the premises when it's open
- We are asking for trouble if we leave it open

Why keep them open?

- It provides an opportunity for mission and ministry
- It can have a positive effect on security – legitimate visitors will deter criminals and anti social behaviour
- Claims costs reduced as no break-in damage

Guiding Principles

- ▶ Encourage activities in the Church
- ▶ Focus on protection with “flexibility” – a balance between risk, security and accessibility is needed
- ▶ Keep locked during the hours of darkness
 - Timelocks create additional risk and attract additional premium
 - Key safes are NOT recommended
- ▶ Make it safe
- ▶ Common sense!

Fundraising

Fundraising support for your church

We have developed a range of resources to help with funding; making the journey simpler and more successful.

- ▶ **Fundraising hub**: Online webpages packed with guidance, checklists and video webinars.
- ▶ **Fundraising helpline**: A dedicated fundraising helpline to talk to your local Church Insurance Consultant. Call the helpline on 0345 601 995 or request a call back on our website.
- ▶ **Fundraising in a box**: A printed toolkit for church customers, providing step-by-step guides with the fundamentals of fundraising.



www.ecclesiastical.com/churchfundraising

Church fundraising helpline: 0345 601 995

Movement for Good Awards

- ▶ **Phase 1 – 500 charities will each receive £1,000**
 - Our £1,000 awards are open to eligible charities registered in the UK and Republic of Ireland
 - Anyone can nominate a charity to win one of the £1,000 awards
 - The more nominations a charity receives the greater their chance of winning
 - Exempt charities are now able to generate codes and use the email and social media templates to garner support
 - Closing date for nominations is **Sunday 13/6/21**



Church Competition 2021

Good News

- ▶ Make your good news a headline story!
- ▶ The competition shines a light on bright ideas, success stories, community heroes and ingenuity in the face of adversity.
- ▶ An entry into the competition will include a headline, story and a photo or video.
- ▶ It is open to all Anglican churches in the UK; even those who are not insured by us.

How to enter

- ▶ The competition will be open from June 2021 to September 2021 for entries.
- ▶ There will be 5 regional winners and 1 national winner
- ▶ Entry will be through an online form at www.ecclesiastical.com/churchcomp

Prizes

- ▶ The regional winners receive £1,500
- ▶ The national winner receives £6,000
- ▶ That is two chances to win!

How are the winners chosen

- ▶ The regional winners will be chosen by a panel of judges.
- ▶ The national winners will be chosen by:
 - a public vote
 - followed by a judging panel.

Winner's event

- ▶ There will be a winners event in May 2022 where the national winner will be announced.

Contact the Church Competition Team on churchcompetition@ecclesiastical.com



**Win £6,000
for your church**

plus £1,500 for each
regional winner.

**GOOD
NEWS**

Share your story and enter at:
www.ecclesiastical.com/churchcomp

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Any questions?

Ecclesiastical Insurance Office plc (EIO)

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