

# KNOWING RISK - METAL THEFT FACT SHEET

2015

## KEY POINTS

- > Risk mitigation
- > Consider security & access
- > Action Steps & Checklist



**Theft of metals continues to be a significant problem for our customers. In particular, Church and Heritage buildings tend to be a target.**

Copper and lead remain popular with thieves given market prices and the recyclable nature of these metals. Whilst roofs are the most likely targets, particularly on Churches, other sources of metal such as rainwater goods, lightning conductors and Churchyard features are all at risk.

Prevention and security must be carefully tailored to particular buildings in specific locations, taking into account the resources that are available. It is important to take simple, low-cost measures and to seek advice from the architect/surveyor, insurer and the police about what is feasible and appropriate.

Churches are a particular target because copper and lead are traditional church building materials used extensively in piping, flashing, gutters and roofing.

### Lead

Lead is a sustainable material that can be re-used repeatedly. It is the price and the ease of disposal that makes lead attractive to thieves and it is also a good investment for the Church as it can be recycled to offset the cost of re-covering the roof.

It has been used and re-used on roofs for centuries and has a proven track record. Lead performs well, looks attractive and is generally the material for which the roof structure was designed.

### Copper

Copper is also used as electrical cabling and in lightning conductors. Where metal materials are stolen, there is an increased likelihood of further losses from damaged and leaking roofs or electrical fires.

### Preventing Metal Theft

The best security options are:

- > Awareness and surveillance
- > Physical security measures
- > Property marking
- > Electrical systems

## We suggest the insured's:

### CHECKLIST:

- ❑ Strike up a friendship with neighbours – the people in the local community are the best to keep an eye out.
- ❑ Thick vegetation surrounding a church will act as a screen, hiding criminal activity. Consider removing.
- ❑ Carry out regular checks of roofs so theft of roofing materials is discovered before it rains and water enters the building causing further damage.
- ❑ Tell neighbours when contractors and tradesmen will be visiting the property.
- ❑ Encourage everyone to alert the property owner if they see workmen at a church unexpectedly, or at odd hours.
- ❑ Make roof access more difficult by moving ladders to a secure place, pruning trees and consider using anti-climb paint on spouts and supporting structures. Scaffolding installed during building works may also present thieves with an opportunity – advise the local police and all neighbours of building work, the name of the contractor, the times that they will be on site and who to contact if unusual activity is suspected.
- ❑ Keep gates locked after hours to prevent vehicle access and remove any easy means of transporting stolen goods in items such as wheelbarrows and wheelie bins. Keep those in a secure place.
- ❑ Don't be afraid to call the police.
- ❑ Alarm signaling should be automatic to an alarm receiving centre, or directed to the telephone of appointed key holders.



- ❑ Security markings can be painted onto valuable metals such as copper and lead for later identification – this can be used to forensically link thieves to crime scenes.
- ❑ Protect the lower section of lightning conductor ribbons using a metal cage or sheath securely fixed to the building fabric (non-heritage buildings);
- ❑ Consider installing security lighting and or a Closed Circuit Television (CCTV) system. Also consider using security patrols or manned guards for high risk buildings and locations.

If a theft of metal occurs, we recommend considering the environmental and conservation benefits of replacing it on a like-for-like basis, with a less theft-attractive material, e.g. stainless steel instead of lead. 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.

It is not uncommon for thieves to return a few months later to steal the new copper or lead.

If alternative roof coverings are selected, planning permission may be required in some circumstances, particularly if a building is heritage-listed.

For further information please contact our Customer Risk Solutions Manager on 03 8630 3137.