

Ecclesiastical Insurance Letter - dated October 11th 2011

Our latest figures for 2010 show that metal theft is a continuing issue for churches. Over the past four years, metal theft claims from churches we insure have now exceeded **£21m**, with over **7,000** claims. Unfortunately, the epidemic is showing no sign of reducing.

Insurance is there to protect you in the event of unexpected losses and events. As theft of metal has increased in frequency over the past few years, it is no longer an unexpected event, but more an unfortunate inevitability.

Change to SmartWater policy condition

As a result, we have had to review our SmartWater policy condition and are now withdrawing external metal theft insurance cover for churches that **have not** applied SmartWater to external metal, displayed signage and registered with SmartWater. As demonstrated below, parishes that have complied with the SmartWater condition **will not be affected by this change** - they will continue to have external metal theft cover to existing policy limits.

From your next renewal date, **on or after 1st January 2012**, you will have the following cover for theft of external metal and subsequent damage:

If you have applied SmartWater to external metal, displayed signage and registered with SmartWater

Theft or attempted theft of external metal - **£5,000** during any one period of insurance
Subsequent damage - **£5,000** during any one period of insurance

If you have not applied SmartWater to external metal, displayed signage and registered with SmartWater.

You will not have **ANY** cover for theft or attempted theft of external metal, or any subsequent damage.

****Note - while scaffolding is erected at the premises all theft of external metal claims will continue to be excluded**

AND

You will not have ANY cover for theft or attempted theft of external metal, or any subsequent damage.

When scaffolding is used, as well as intruder alarm protection, consider the following precautions;

- * Try to only erect it where it is needed for a particular phase of work
 - * Corrugated iron sheeting or solid timber boarding should be bolted to the base of the scaffold to a height of 3.5 metres to deter climbers
 - * Remove ladders to a secure place at the end of each day
 - * Erect 'Heras' fence panels around the work site at a height of at least 2 metres
 - * Only hold enough roofing material for that day's work on site
 - * Advise the local police
 - * Ask local people to keep an eye on the property
 - * The use of security patrols or manned guarding, undertaken by National Security Inspectorate (NSI) approved and licensed security personnel.
- For details of NSI approved companies in your area please visit www.nsi.org.uk

What you need to do now

To ensure that you receive the benefit of the insurance cover, please take the following action now:

Check that your church has used the SmartWater kit we previously supplied, on external metal, and make sure that it has been registered with SmartWater.

Please also ensure that the SmartWater signage supplied with the kit has been displayed outside your church and is clearly visible.

If you require additional SmartWater supplies, you can receive a **40% discount** when purchasing the solution from the Churches Purchasing Scheme (CPS), who can also supply SmartWater signage (posters, plastic signs and stickers). For more information, please call **0845 458 4584**. When you call, please have your church insurance policy number to hand, together with your full address and postcode. This enables us to pre-register your kit with SmartWater.

SmartWater can also be obtained from other suppliers with no connection to Ecclesiastical.

SmartWater as a deterrent

SmartWater will significantly reduce the risk of your external metal being targeted by thieves: 74% of offenders interviewed in a survey* reported that they would be put off from breaking into a building with SmartWater signage displayed

Ecclesiastical pays SmartWater an annual license fee **for each church we insure** to provide continued protection for customers

For the latest SmartWater church success story, please visit the guidance section at www.ecclesiastical.com/churchmatters

For more information about SmartWater, including how to check your SmartWater kit registration status, please see the “FAQ’s” enclosure.

A brief reminder about what we’ve been doing to combat the metal theft epidemic

We’ve been tackling this problem for several years by:

- launching a nationwide awareness campaign sending **free SmartWater kits** in late 2007 to every church insured and now offering it at a discounted rate through CPS,
- lobbying the police, Parliament and scrap metal dealers
- providing guidance notes and setting up a section on our website that gives guidance and advice
- offering local advice with a dedicated Insurance Consultant & Surveyor (IC&S) team.
- After thorough investigation, we’ve also recently pioneered the trial of an **effective electronic church roof security system in metal theft hot spots**, which is now available through CPS (0845 458 4584).

If you install an Ecclesiastical approved roof security system and have also complied with the SmartWater policy condition, we may be able to increase your metal theft cover depending on individual circumstances.

Need more information?

If you have a query, please contact our underwriting team on **0845 777 3322** or speak to your local IC&S. To find out more about metal theft, the new roof security system from CPS or to download **our latest** theft of metal prevention guidance notes, you can also visit www.ecclesiastical.com/churchmatters.

You can request printed copies of the guidance notes by calling 0845 777 3322.

Each church should always consult with EIG for any concerns over their insurance terms or specific items of worry.