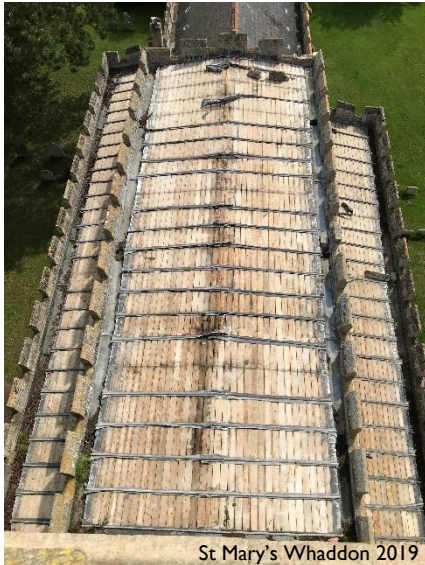


Roof Alarms

Theft of lead and copper roofing from church buildings continues to be a countrywide problem. In many cases the actual stealing will be carried out by people who are victims of modern slavery with those who benefit from the proceeds of the crime being at arms-length from those taking the risk.

Insurer approved roof alarms provide added protection and peace of mind as well as improving the level of insurance cover.



Metal Roof Theft

Losing your church roof to metal thieves is hugely damaging to the church fabric and not just in terms of the material that is stolen. Stonework, particularly parapets can be destroyed in the process, whilst the interior is left vulnerable to the weather. Thefts also have a social and emotional impact on people connected to the church and can demoralise even the most proactive of communities. The costs of the 'human' impact is not known, but we do know that the costs for the replacement of even a small aisle roof typically run to tens of thousands of pounds.

Churches that have been hit once remain potential victims for further attacks and there have been numerous cases around the diocese where this has happened.

What are the key benefits of a Roof Alarm?

One of the reasons that churches consider installing a roof alarm is to act as a deterrent and to protect existing lead and/or copper on the roof from being stolen. However, and perhaps more fundamentally, consideration should be given as to how the costs of replacing a stolen roof would be met.

Unless an approved roof alarm is fitted, churches using Ecclesiastical Insurance (EIG) will have their cover limited to a maximum of £7500 for the roof itself and up to a further £7500 for consequential damage. The reality is that the replacement costs for even a relatively small roof, such as an aisle, will run into the tens of thousands of pounds far exceeding the insurance payout offered, thus leaving parishes with a large shortfall to find.

So for churches insured with EIG who wish to receive full cover for their roof(s), a roof alarm from one of EIG's approved suppliers is required. It also needs to be monitored and annually maintained to satisfy EIG's conditions. It is likely that a reduction in the annual premium will be offered which will help to offset costs.

It is worth noting that church insurance is not limited to EIG and that there are other competitive providers, including Trinitas, Aviva and NFU. There is no diocesan requirement to use any particular company.

How do Roof Alarms work?

Although there are different systems on the market, the basic principle is that sensors detect an intruder on the roof which triggers a high-volume alarm and strobe. An alert is sent to a special alarm monitoring centre who then act upon the instructions previously agreed with them.

Systems are designed to avoid false activation by birds etc... Some suppliers use sensors with inbuilt cameras which send images to the monitoring station.

Rather than sending the alert to a nominated person (e.g. a churchwarden) it may be more appropriate to use the services of a first responder security company who would then come out and investigate why the alarm has been triggered. This is an additional annual cost but can give peace of mind and avoid placing someone in a vulnerable situation.



Examples of sensor and cameras from different manufacturers/suppliers

PCC's are strongly advised to check and understand the current requirements of their insurer and obtain further advice from them in case of doubt. Quotations should be from approved suppliers so that the roof alarm complies with the conditions of the insurance company in order to give full cover.

Some Myths, and Questions & Answers

- *Our church is overlooked and surrounded by houses – we won't be targeted/someone will hear them.*

Experience has shown that this does not deter thieves. Churches in this diocese in such locations have become victims of metal roof theft and no-one living nearby has heard a thing.

There is also evidence of thieves posing as legitimate roofing contractors, appropriately dressed in hi-vis clothing etc... stripping a roof in broad daylight. Passers-by have just assumed that some work is being done to the church.

- *Our church is in a remote location so no-one would hear the roof alarm.*

Roof alarms work differently to an average burglar alarm. The key part is the essential monitoring service which will alert someone. In any case, having an approved and monitored roof alarm will give full insurance cover in the event of theft.

- *We can barely afford the cost of our annual insurance premium let alone the costs of a roof alarm.*

Having a roof alarm should help to reduce the annual premium which may go some way towards offsetting the annual maintenance/monitoring costs of an alarm. The alternative is to obtain insurance from another provider who does not require an alarm to give full cover and exploring this route will give potential options. Be aware that all providers' policy conditions with respect to roof cover and alarms may change over time.

- *What are the typical costs of an alarm?*

As each church is different so the costs vary. Average installation costs are in the range £4000 - £6000. Annual maintenance costs vary between providers and the level of service chosen but are usually hundreds of pounds. The average costs of installing and maintaining an alarm are less than the cost of replacing stolen roofs which typically run to tens of thousands of pounds.

- *Are Grants available?*

At the time of writing, grants for the installation of roof alarms are available from:

- Cambridgeshire Historic Churches Trust - <https://camhct.uk/>
- Norfolk Churches Trust - <https://norfolkchurchestrust.org.uk/>
- Benefact Trust - <https://benefacttrust.co.uk/>

➤ *Our roof(s) are coming to the end of their life so we are going to have to replace them anyway. It's not worth having a roof alarm in the meantime.*

Replacing roofs is extremely costly and is likely to require major fund raising together with grant support. Unless funds are immediately available consideration should be given to protecting what is already there.

➤ *Do we have to use certain contractors/suppliers?*

Yes. Check with your insurer for a list of approved suppliers.

➤ *What happens if the thieves by-pass/disable the alarm, are we still covered?*

The alarm has to be active and monitored at the time of the theft. All false, or apparently false, alarms should be investigated to ensure that sensors have not been disabled etc... and that the alarm is functioning correctly. EIG have advised that when an approved alarm has been installed each policy is adjusted to include an Electronic Protection Condition. Provided the Church can evidence that they have complied with this policy condition any claim will be considered under the terms of the policy by their Claims Handlers.

➤ *We would struggle to find someone willing to be notified when the alarm was sounded because they would not want to take the risk of coming out to check.*

Rather than sending the alert to a nominated person (e.g. churchwarden) it may be more appropriate to use the services of a first responder security company who would come out and investigate why the alarm had been triggered. This is an additional annual cost. The alarm company may be able to provide this as part of their package.

➤ *What permissions do we have to obtain and how long does that take?*

From 1 April 2020, Stand-alone Roof Alarm applications are covered under List A1 (9) which means that Faculty Approval is NOT required. This is subject to the following conditions: (i) the amount of associated cabling is kept to the minimum that is reasonably practicable; (ii) the Parochial Church Council's insurers are notified of the proposals; (iii) any work to an electrical installation is carried out by a person whose work is subject to an accredited certification scheme (NICEIC, ECA or NAPIT).

Details should be entered into the church's log book and also on the Online Faculty System.

This guidance has been provided in good faith but is for general information only. Although reasonable efforts will be made to update the information on this note, no representations, warranties or guarantees are made, whether expressed or implied, that the content is accurate, complete or up to date.

This is an edited version of a document produced by Simon Headley, Historic Churches Support Officer, Diocese of Leicester.

ROOF ALARMS
Some considerations

