



APEX

Asset Protection Insurance Exchange
Assurance de Reciprocité pour la Protection des Actifs

Risk Management

Arson

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Introduction

Arson is the leading cause of fire loss for the members of APEX and is threatening our long term ability to insure our churches. In the past seventeen years APEX has suffered 26 fire losses that have been specifically identified as arson. Arson is a crime of opportunity. Our duty to our community is to diminish those opportunities to the best of our abilities.

Everyone pays a high price when an arsonist strikes. Arson destroys revered structures that are part of our cultural heritage. It has profoundly negative effects on the life of the local community. Arson increases insurance costs, not only for the local parish that loses a building, but on all Catholic churches that are part of APEX's insurance cooperative for Western and Northern Canada.

Facts About Arson

- Arsonists come from any background and with a variety of motivations.
- Statistically they are most likely to be males under the age of 21.
- Churches are more likely to suffer a loss mid-week rather than on the weekend.
- The fires are most likely to be set outside a building using materials found on or near the site.
- Churches can be rebuilt but congregations diminish rapidly after a loss.
- Arson is not a problem limited to the inner city but affects all areas of the country.

Managing the Risk

The purpose of this document is to assist you in protecting your premises from arsonists and the devastation that they cause. We need you to participate in a three step approach to solving this problem. This includes:

Step 1: Maintenance and regular inspection of the building and grounds to minimize the opportunities for arson.

Step 2: Instituting the use of an "End of the Day" checklist.

Step 3: Development of a Churchwatch Program

Step 1: Maintenance and regular inspection of the church and grounds

Arson Indicators

Arson is often the culmination of a series of steps that can be identified and interrupted. The normal series of precursors to arson can include any number of the following:

- The church has suffered small fires, break-ins or malicious damage such as broken windows during the past two years.
- There have been fires and/or break-ins in other places of worship in the area in recent months.
- Groups of youths congregating near the building.
- Empty beer/liquor bottles left on the grounds.
- Graffiti.
- Garbage fires.

Actions to be taken

- Share observations with local police.
- Immediately clean up any graffiti.
- Remove any garbage (such as empty beer bottles)
- Replace broken or damaged windows.

Responsibility

- In every building the most important single measure is for a particular individual to take responsibility for security.
- The person responsible needs to carry out their own 'risk assessment' to identify ways in which intruders, thieves or vandals could start fires, what the effect would be and how to prevent or reduce the risk. Help is available from the local fire department or a police crime reduction officer. A risk assessment form is attached to this document.
- If there have been any small fires or malicious damage to the church or in the locality inform the police immediately. A small fire may be a warning that more serious fires may occur in the future.

Security

The best defence against arson – as well as against theft – is to have an effective security program. It does not have to be an expensive process.

- **Entry** – the fewer entrance doors the better, preferably one in common use.
- **Restricted Entry** – It is often the case that when the church is unoccupied the door is locked. Where it is required to keep the church open it is recommended that someone be on the premises. This may be achieved by having a roster of parishioners/members willing to give up some time to act as caretaker. Arrangements have to be made for passing on the key – never hide keys or leave keys on the premises.
- **Doors and windows** – these should be in good repair and locked when not in use.
- **Locks** – should be of good quality
- **Walls, fences and gates** – should be in a good state of repair
- **Halls, community centres** – these are a favourite target for thieves and vandals. Ensure that doors and windows are securely locked after use, keys returned to the person in charge and that there is a general inspection before the last person leaves.
- **Valuables** – as far as possible these should be securely locked away.
- **Vestry, church office** – when not in use this should be kept locked. These are areas where many arson fires are lit.
- **Organ space** – another area where arsonists light fires. If possible keep locked shut.
- **Neighbours** – if appropriate enlist the help of neighbours in keeping an eye open for suspicious behavior and in telephoning a warning to the person responsible or the police.
- **Sheds/outbuildings** – may contain tools that help intruders to break into the church or flammable liquids, such as gasoline or paint thinner, to help an arsonist start a fire. Keep outbuildings securely locked.

Good Housekeeping

Vandals or thieves (to cover their tracks) will use any ‘fuel’ that is readily available to light their fires.

- Try to ensure there is no combustible material lying around for an arsonist. This is particularly important where buildings are used for recreational and educational purposes and in church halls.
- Don't let garbage accumulate – inside or outside the building.
- Garbage cans should be kept in their own locked compartment or kept well away from the church.
- Matches, candles, candle oil, and gasoline can all be used to start a fire and help it spread. Keep all such materials locked away.
- Trim back hedges and shrubs so that they do not provide either a hiding place or a fuel source

Equipment

Based on perception of the risk, and the ability and willingness of the church authorities to provide the necessary money, thought should be given to installing some or all of the following equipment.

- **Intruder alarm** which will sound an audible warning and which should preferably be linked via a central alarm station to the police.
- **Fire extinguishers/hose reels** for use by people on the spot (who must be trained in their use)
- **Fire detection and alarm system** for certain parts of church buildings which, if linked to the fire department via a central alarm station, will automatically summon help when the church is unoccupied.
- **Motion sensitive exterior lights:** intruders (including arsonists) like to work in the dark. These simple and inexpensive devices can be an effective deterrent.

Step 2: Instituting the use of an “End of the Day” Checklist.

The physical security of the church needs to be monitored on a daily and monthly basis.

End Of Each Day

The person responsible for security should carry out these checks at the end of each day:

1. No combustible material left lying around
2. Any flammable liquids, such as gasoline, candle oil or paint thinner locked away
3. Any valuables locked away
4. No unauthorized person left on premises
5. Garbage cans are locked away
6. All doors and windows are securely locked

Step 3: Development of a Churchwatch Program

Buildings that are neglected or unattended for periods of time are much more likely to suffer from vandalism including arson. Our insurance companies experience is mirrored by our own, most incidents of arson occur on Wednesday, Thursday or Friday. A churchwatch program can be a simple, effective and participatory way for a congregation to protect it's church. The program is a commitment by participants to bring supervision of the church into their regular routine.

A person must be the designated contact for the program and it is more convenient for them to live close to the church. This person should liaise with the local police to advise them of the program and it's intent. This person should also seek a framework from the police as to when and how to contact them and to try to obtain a commitment from them to assist with the program.

The program consists of participants agreeing to pass by the church on a regular basis to ensure that no potentially harmful activity is going on there. This entails walking or driving by the church and taking note of anything going on. When you are out running errands try to take a route that goes by the church. If you are walking your dog, use the church as a destination or part of the route.

If you do see someone on the church grounds that is behaving suspiciously **do not** confront them. Try to make yourself visible to them from a safe distance and then contact the churchwatch leader and advise them of the situation. They will be responsible for contacting the police if it is deemed necessary.

By demonstrating that the church is being watched over, people will be discouraged from damaging it.

This material has been developed jointly by Ecclesiastical Insurance plc. and Capri Insurance specifically to assist APEX in risk managing the threat of arson to church owned property.

Risk Assessment: Checklist for churches

This risk assessment tool is a means to help quantify the risk of arson to identified places of worship.

The points scored in Section B of the checklist should be deducted from the points scored in Section A. The results should be interpreted as follows:

Less than 20: Low risk, not too much to worry about, but continue to review the situation.

20-50: Potential hazard, consider whether additional protection measures can be adopted.

50-100: High risk, protection measures could be improved

Over 100: Abnormally high risk, disaster can be expected unless effective action is taken

<u>Part A</u>	<u>Points</u>
1. The premises are in an isolated location	12
2. The building is not in a good state of repair	12
3. The premises are in an urban area	15
4. The building is open and unsupervised during the day	20
5. There are a number of points of entry to a building	20
6. The premises have suffered small fires, break-ins or malicious damage during the past two years	15
7. There have been fires and/or break-ins to other buildings in the locality in recent months	10
8. There are articles of value on display in the premises	15
9. The building is used by outside groups or as a community centre	8
10. There is no security policy for the building and no nominated official to oversee security	10
11. The building has no fire protection equipment and no advice has been sought from the fire department for the past 5 years	10
Total A	

Part B**Points**

- | | |
|---|----|
| 1. There is a system of management ensuring that when the building is open the arrival and departure of visitors is monitored | 12 |
| 2. The building has an intruder alarm | 8 |
| 3. The intruder alarm is connected to a central monitoring station | 12 |
| 4. The building is equipped with fire extinguishers/hose reels that are clearly visible | 4 |
| 5. The building has an automatic fire detection installation | 4 |
| 6. The automatic fire detection installation system is connected to a remote central monitoring station | 8 |
| 7. The building has secure deadbolt locks on all external doors and key operated window locks on all windows that are accessible from outside | 10 |
| 8. There is an external security lighting installation | 8 |
| 9. There are external closed circuit television cameras | 12 |

Total B**Total A =****Total B =****Total (A-B) =**