

# Guidance notes

church security



# Contents

Introduction	<b>3</b>
Church security	<b>4</b>
The prevention of arson in churches	<b>9</b>
Protection and use of electronic equipment	<b>11</b>
The purchase and installation of safes	<b>14</b>
Installation of intruder alarms	<b>16</b>
Installation of floodlighting systems	<b>19</b>
The protection of stained glass windows	<b>21</b>
Sources of information	<b>22</b>

The following guidance notes are also available from your Insurance Consultant and Surveyor, by calling our Church and Commercial Underwriting Team on 0845 070 2223 or by visiting our website at [www.baptist-insurance.co.uk](http://www.baptist-insurance.co.uk)

Fire  
Health and Safety  
Health and Safety Policy with Guidance Notes  
Functions

*These guidance notes are based on current legislation and we have tried to make them thorough and informative. If you require any further assistance, please contact the relevant organisations mentioned in the notes.*

*This advice is given in good faith and is based on our understanding of current law and practice. Baptist Insurance does not accept any liability whatsoever for any errors*

*or omissions which may result in injury, loss or damage, including consequential or financial loss. It is the responsibility of the Insured or any other person to ensure that they comply with their legal responsibilities and any interpretation or implementation of this guidance is at the sole discretion of the Insured or other party who may read these notes.*

# Founded in 1905 as the Baptist Fire Insurance Company Limited, our roots are firmly in the protection of Baptist churches

Over 100 years' experience since then has allowed us to become experts in our field. We understand the needs of the Baptist Church and the diversity of its buildings and people.

We are a company committed to providing a personal, first-class service to all our customers dealing promptly and responsibly with any claims.

We recognise the tremendous work being done by Baptists at all levels in the community. One way we recognise this work is through our grant giving to the Baptist family including evangelistic projects. Available profits are re-invested back into the Baptist community, helping you to continue the great work that you do.

## Useful contacts at Baptist Insurance

### Enquiries

Tel 0845 070 2223

email [enquiries@baptist-ins.com](mailto:enquiries@baptist-ins.com)

Lines are open 8am-6pm Monday to Friday (excluding Bank Holidays).

### Claims

Tel 0845 070 2223

New claims can be reported 24 hours a day, 7 days a week. Enquiries on existing claims can be made Monday to Friday 8am to 6pm.

**To find out who your local Insurance Consultant and Surveyor is please call us on 0845 070 2223.**

*Note: Baptist Insurance provides these guidance notes without additional charge to policyholders.*

*This advice is provided to you as best practice guidance from Baptist Insurance. Please check your policy documents for details of any conditions specific to your policy.*



pg 4

### Church security

Every day ten churches are likely to suffer from theft, vandalism or arson.



pg 11

### Electronic equipment

Electronic equipment is particularly vulnerable to theft.



pg 14

### The purchase and installation of safes

Many second-hand safes are perfectly acceptable and may provide the same security as a new safe.

# Church security

Every day ten churches are likely to suffer from theft, vandalism or arson. This equates to an attack on one in every four churches during the course of a year.

Insurance can provide monetary compensation but can never compensate for the loss of part of a church's history. It is obviously better to reduce the risk of loss in the first place.

Lock away all valuable and portable items and where possible keep them in a good quality safe. If there is not room in the safe then lock them away in a secure area such as the vestry. If you do not have a suitable secure area then try and create one, for instance in a small room.

## Arson

Remember that arson is basically a security problem. If the church is open during the day, take the simple precautions described here regarding locking up and visits. Remove all unwanted items that could be used to start a fire – such as old newspapers, candles and matches. Ensure also that any petrol for lawnmowers is kept away from the church. An automatic intruder alarm system will deter not just thieves but arsonists as well and will alert you to the fact that someone is on the premises. See section entitled 'The prevention of arson in churches' for further guidance.

## Visits

Most thefts and damage occur when the church is unoccupied. Church members living nearby should make frequent irregular visits to the church. Anything suspicious should be immediately reported to the Police. You may wish to consider the installation of a closed circuit television system (CCTV).

## Safes

Valuables, such as the communion plate, should be kept in a safe or strongroom when not being used for a service. We will

be happy to advise regarding suitable types. All safes should be securely anchored to the fabric of the building. See section entitled 'Purchase and installation of safes'.

## Banks and museums

Valuables, including the communion plate, not in regular use should be deposited at a bank. Sometimes it can be passed to a museum or treasury on permanent loan.

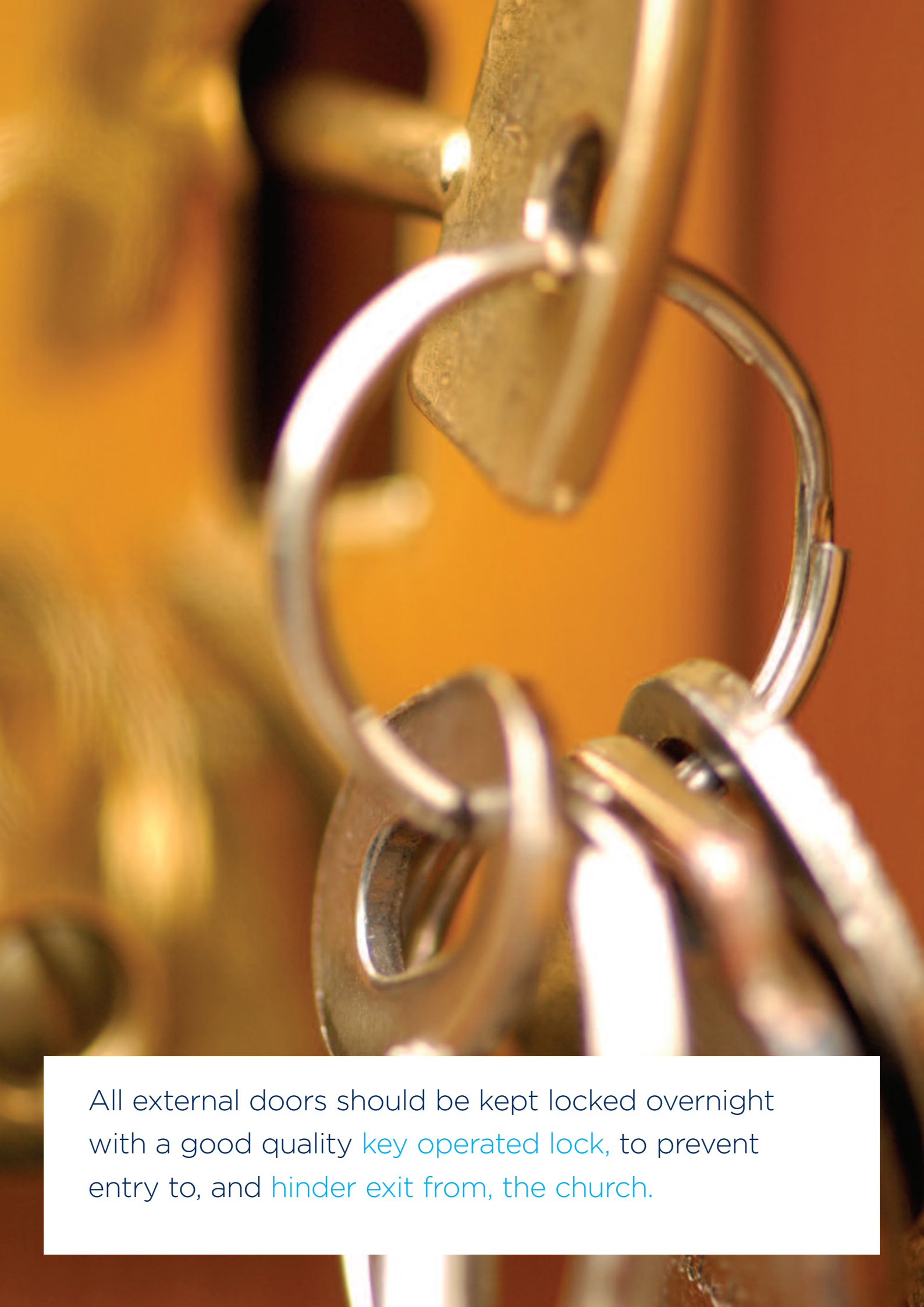
## Keys

These should be kept in the personal custody of a responsible official or in a secure place away from the church, e.g., the manse. Keys should never be hidden in or around the church and the number of duplicates available should be kept to the absolute minimum. Safe keys in particular should never be kept in the church. A register should be maintained of everyone who holds a key and this should be updated annually.

## Locks and bars

All external doors should be kept locked overnight with a good quality key operated lock, to prevent entry to, and hinder exit from, the church. If doors can be opened from the inside, large articles or furniture can easily be removed by thieves. Where the security of doors needs to be improved, fit locks that comply with BS 3621.

The vestry will often be considered a target from a prospective thief's point of view and should therefore be secured accordingly. Access doors should be fitted with mortice deadlocks of at least five levers which comply with BS 3621. Windows should be fitted with bars or grilles. Baptist Insurance should always be contacted prior to the installation of security devices in order for specifications to be agreed.



All external doors should be kept locked overnight with a good quality [key operated lock](#), to prevent entry to, and [hinder exit from](#), the church.

### **Intruder alarms**

Where there is a substantial amount of property to be protected an intruder alarm system should be considered. No alarm should be purchased without first taking professional advice and consulting Baptist Insurance. Installation and maintenance of an alarm system should preferably be undertaken by a company on the official list of recognised firms of any UKAS accredited Inspectorate and on the local Police force list of compliant companies, and should comply with BS EN 50131-1, according to the scheme described in PD 6662. The installers should also be approved by Baptist Insurance.

A premium discount may be available if a system is installed and maintained by a company on the official list of recognised firms of any UKAS accredited Inspectorate. See section entitled 'Installation of intruder alarms'.

### **Closed circuit television (CCTV)**

CCTV permits the continual monitoring of an area using cameras. These are usually linked to a video (or increasingly a digital) recording system or monitored by security personnel. Several considerations should be noted:

- the quality of cameras vary tremendously;
- systems can be expensive;
- systems need effective monitoring;
- systems are limited to what the camera can 'see';
- data protection, civil liberties and human rights issues.

### **Photographs and security marking**

Should a theft occur, recovery is very much easier if adequate information regarding the stolen items is available. Photographs of all valuables and portable furniture should be kept at one of the Deacons'

houses and at the manse, in addition to the usual church inventory, which should be as detailed as possible. Record details of all valuable items using the Object ID Checklist, see below for details.

Consideration should also be given to the security marking of valuable articles by engraving or the use of SmartWater, which forensically links thieves to crime scenes. Supplies of the system are available through:

The Churches Purchasing Scheme (CPS), a business associated with Baptist Insurance or from other suppliers who have no connection with Baptist Insurance. CPS contact details are:

FREEPOST, Gloucester GL1 1BR.  
Tel 0845 458 4584  
email sales@cpsonline.co.uk

Replacement or repair of stained glass windows will be greatly assisted if colour photographs are available. A ruler or some other means of indicating size should always be included in any photograph. A video recording is a very quick and easy way of making a record of everything in the church.

### **Object ID checklist**

If possible, record details of antiques and other valuables using the following checklist. This is to the recognised international standard that Police forces use to create databases of stolen property.

#### **Object ID uses the following headings:**

- **Type of object** – What kind of object is it? e.g., painting, sculpture, clock, mask.
- Materials & techniques – What material is the object made of e.g., brass, wood, oil on canvas? How was it made? e.g., carved, cast, etched;

- **Measurement** – What is the size and/or weight of the object? Specify which unit of measurement is being used e.g., cms, inches and to which dimension the measurement refers, e.g., height, width, depth;
- **Inscriptions & markings** – Are there any identifying markings, numbers, or inscriptions on the object? e.g., a signature, dedication, title, maker's marks, purity marks, property marks;
- **Distinguishing features** – Does the object have any physical characteristics that could help to identify it? e.g., damage, repairs, or manufacturing defects;
- **Title** – Does the object have a title by which it is known and might be identified? e.g., The Last Supper;
- **Subject** – What is pictured or represented, e.g., landscape, battle, woman holding child?;
- **Date or period** – When was the object made, e.g., 1893, early 17th Century, late Bronze Age?;
- **Maker** – Do you know who made the object? This may be the name of a known individual, e.g., William Morris, a company, e.g., Tiffany, or a cultural group, e.g., Hopi;
- **Write a short description** – This can also include any additional information which helps to identify the object, e.g., colour and shape of the object, where it was made etc.;
- **Take photographs** – Photographs are of vital importance in identifying and recovering stolen objects. In addition to overall views, take close-ups of inscriptions, markings and any damage or repairs. If possible, always include a scale or object of known size in the image;

- **Keep the information secure** – Having documented the object, keep the information in a safe place away from the church.

*The Object ID Checklist was devised by The Getty Institute and is reproduced with the permission of The Council for the Prevention of Art Theft.*

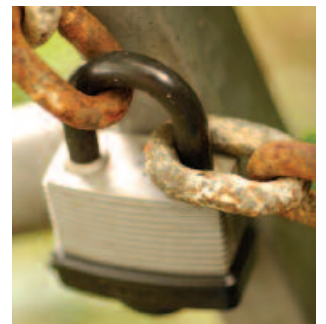
### Roofs

External lead and copperwork is particularly vulnerable and must be marked with SmartWater solution – please also ensure that you register your SmartWater kit\*. SmartWater signage is also an effective deterrent and must be prominently displayed. Careful use of 'anti-climb' paints can make the thieves' job more difficult. Ladders should always be removed to a secure place. This is particularly important to remember when work is being carried out on the church. In the case of lead or copper roofing materials, consideration should be given to replacement with less theft-attractive material. In some cases this is the only practical solution. You should consult your architect in the first instance. For further advice about how to help prevent metal theft, please speak to your local Insurance Consultant and Surveyor.

\*The registration and use of SmartWater maybe a policy condition on some insurance policies. Please check your policy documents for details.

### Gates

These should be kept locked at night to prevent vehicles being driven close to the church. This will deter thieves as well as making the removal of stolen articles more difficult.



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### **Outbuildings and boiler houses**

Give some thought to the security of sheds, boiler houses and any other external storage areas. All too often these are overlooked, with a resultant loss of lawnmowers, strimmers and other equipment. Ensure the fabric of such structures is reasonably sound and fit good quality padlocks and locking bars to doors.

Lawnmowers and other valuable grounds equipment should not be kept in lightweight timber sheds. Petrol should be kept away from the church in view of the risk of arson.

### **External lighting**

A floodlight mounted on the tower or other high point illuminating the roof area acts as a deterrent to the theft of roofing materials. This is particularly useful if there are occupied houses nearby. Simple time switches are readily available and lights can assist in containing general vandalism. Additional security lights should be installed around the church to cover vulnerable areas. Some lighting systems can be operated by passive infra-red detectors which detect body heat.

### **Protection of windows**

Vulnerable stained glass and other windows should be protected externally by wire grilles of copper, galvanised iron or stainless steel. Alternatively, clear-sheet polycarbonate could be used, e.g., Lexan or Makrolon. See section entitled 'Protection of stained glass windows'.

### **Advice**

The Police are happy to assist in preventing thefts and vandalism with helpful advice being provided by Local Crime Reduction Officers. We can help too, if required, through our expert local Insurance Consultants and Surveyors. Finally, if theft or vandalism does occur, the Police and Baptist Insurance should be notified immediately.

# The prevention of arson in churches

Arson is the most common cause of fires in churches and our records indicate that these occurrences are on the increase.

Losses can range from a few hundreds of pounds for minor damage to hundreds of thousands or even millions of pounds for major structural damage to a building. Even relatively small fires generate large quantities of smoke and it is often damage from smoke and the resultant cleaning costs that make up the major part of an arson claim. Whilst vandalism and theft can result in the unfortunate loss or damage of church treasures it is only fire which has the potential to result in the total loss of both the church building and all its contents.

It is worth remembering that unlike an accidental fire it is the arsonist's deliberate intention to set fire to the building and to cause damage. They will be looking, therefore, at ways of maximising damage. This may include the use of an accelerant, such as petrol, or starting fires in more than one place.

Good security and good housekeeping practices are the two main defences to the risk of arson.

## Security

Other than for services or other events restrict the number of doors that may be used for access. Ideally only one door should be left unlocked. This door should be in a prominent position so that persons can be clearly seen entering and leaving the church. Doors in isolated locations which are not overlooked should be kept locked.

Any vegetation in the vicinity should be controlled to ensure this does not provide places to hide. Keep shrubbery below 1 metre in height. Before any works are undertaken on trees ensure they are not covered by a tree preservation order.

Use the church as much as possible and encourage members to include a walk around the church as part of their daily routines, such as while walking the dog, visiting the shops and neighbours. If possible have a rota of church sitters.

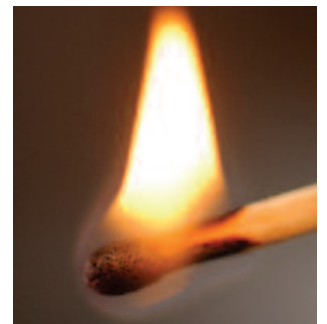
Take part in a Churchwatch scheme. This will enable you to pick up on useful information from other churches in your area about any suspicious activity.

Security lighting and CCTV can also act as deterrents to arsonists. Ensure all windows and doors are securely locked including outbuildings containing tools which could enable an arsonist to break into the church. Some churches will feel that they have no option other than to keep the church locked unless someone is present. Do whatever you can to make it look as though the building is used on a regular basis. Seemingly vacant and unused buildings attract the attention of arsonists.

## Fire protection

The installation of automatic fire and/or intruder alarms will significantly reduce the risk of arson particularly if they are linked to a permanently manned monitoring station. You must consult with Baptist Insurance before installing an alarm system. A visit by one of our Insurance Consultants and Surveyors will probably be necessary and we will need to agree on the specification. A premium discount may be allowed for approved alarm systems.

Ensure that you have a number of fire extinguishers in the church and that people know how to use them. Extinguishers also need to be maintained on an annual contract. It is not unknown for fires to



Even relatively small fires generate large quantities of smoke and it is often damage from smoke that make up the major part of an arson claim.

be started when churches are occupied. The use of an extinguisher could prevent a major loss. Remember that large fires always start as small fires.

### **Good housekeeping**

Do not make the arsonist's job any easier.

Matches and petrol should not be left in the church or outbuildings. Matches can easily be removed from the church and petrol should only be brought in as and when required for mowers.

Candles should be securely locked away. They must not be left burning when the church is locked at the end of the day. The use of the 'tea light' type candle which is self-supporting should be avoided. These can easily be placed in stacks of plastic chairs or left burning under combustible material and have been the cause of major fires.

Rubbish and combustible material must not be allowed to accumulate. Bales of hay and straw are often kept in church all year for use in the Christmas crib. This is an ideal material for starting fires and should be removed. Polystyrene blocks are often used as 'stones' for the construction of the tomb in Easter gardens. This is a highly combustible material and must not be stored in the church.

Wheelie bins should be kept well away from all buildings, preferably in a locked compartment.

Ensure all internal doors are closed and locked when the church is left unoccupied. Internal doors act as firebreaks and prevent the spread of smoke from one part of a building to another. In one example where a church hall was set on fire, the cost of cleaning smoke damage to the adjoining church was many times that of completely rebuilding the hall, merely because the door between the hall and church had been left open.

### **Fire risk assessment**

As the occupier of a building you have a duty to undertake a fire risk assessment. The potential risk of arson is an important part of this assessment. Look at how a fire may be started and how this risk could be minimised by the reduction or removal of combustible materials or improving the security of the building. Arson fires are often started inside organs or under altars. Look at ways in which these risks may be reduced. Organ enclosures should be kept locked if possible and the space under altars should not be used for the storage of combustible materials. A record should be maintained of the measures you have put in place to reduce the risk of fire.

# Protection and use of electronic equipment

Many churches use electronic equipment as part of their activities. Whilst this equipment can be extremely useful it is vulnerable to theft.

## Physical security for electronic equipment

The majority of churches that use computing equipment utilise a personal computer of some type. These are generally portable, saleable and therefore very attractive to thieves. Church computers are commonly either kept in the church or church office, at the manse or at the home of another church official. Many churches are also using portable projectors and sophisticated sound systems. These items, like computers, are most attractive to thieves. The physical security that we would normally recommend would include:

- perimeter doors secured by five lever mortice deadlocks to BS 3621. If the equipment is kept in a vestry in an otherwise open church, the internal vestry door should be similarly protected;
- accessible opening windows should be protected by key operated window locks;
- if possible, equipment should be sited such that it is not readily visible from the outside;
- purchase receipts should be retained or the model and serial numbers recorded which will help the Police and Baptist Insurance in the event of any theft;
- electronic equipment should be permanently marked with an identifying name and postcode. Markings should be prominently visible and/or advertised to deter would-be thieves. Leased or rented equipment should not be marked without the prior agreement of the company concerned;

- lockdown plates and computer enclosure devices (preferably tested to LPS 1214 Issue 1 & 2) can be used to secure computer and ancillary equipment to desks/work surfaces;
- projectors and sound equipment should be protected by security enclosures. Baptist Insurance can provide further information on suppliers if required.

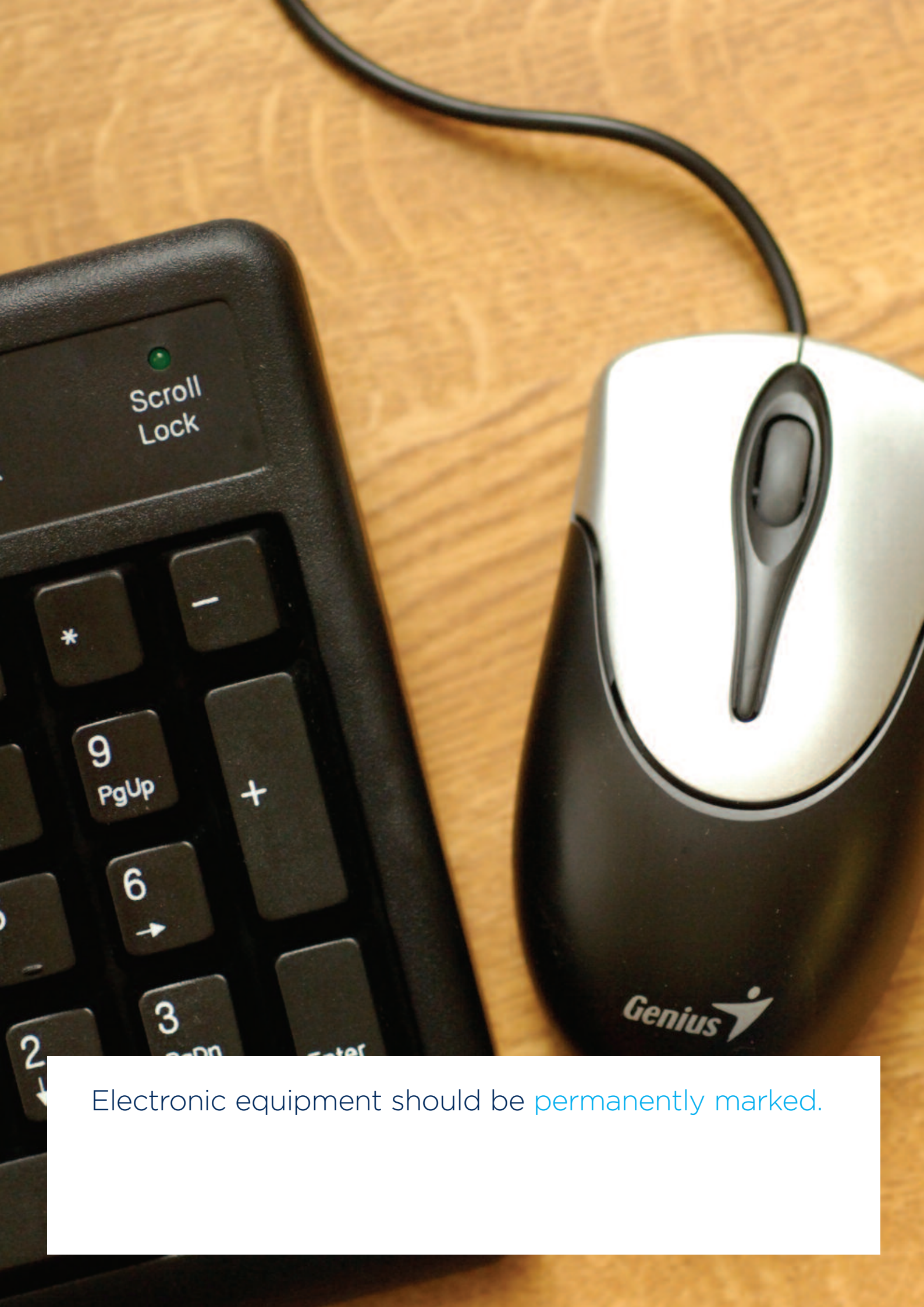
## Laptop security

More and more churches are making use of laptops. Because of their highly portable nature they are even more vulnerable than PCs and the following security measures should be followed:

- under normal circumstances do not leave laptops unattended even for short periods;
- if for some reason a laptop has to be left unattended then it should be secured in a purpose-built store/security cabinet or at least out of sight in a locked room;
- laptops should not be put down when in a public area;
- the laptop should be etched with an identifying name and postcode. If the item is leased, then a check should first be made with the leasing company;
- laptops should not be left in offices overnight unless they are locked within purpose-built laptop storage units or, as a minimum, in a locked filing cabinet;
- details of the laptop including serial numbers must be recorded in the assets register together with the name of the person to whom it has been issued;



Laptops should not be put down when in a public area.



Electronic equipment should be [permanently marked](#).

- carry cases should not advertise the fact that they contain a computer;
- if travelling by car keep the laptop in the boot of the car and keep both boot and doors locked;
- be aware of people around you, particularly when loading or unloading the car or in a public place. Avoid working on your laptop in a public place;
- make sure that back-ups of the information on the laptop are kept in a secure location and not in the carry case.

### Intruder alarm protection for electronic equipment

It is strongly recommended that, in addition to good physical security, an intruder alarm system is installed where computers and other electronic equipment are in use. See section entitled 'Installation of intruder alarms'.

### Backup data

It is advisable to keep backup copies of data at another location. This avoids inconvenience in the case of theft. To comply with the provisions of the Data Protection Act (see right), these should be securely protected.

### The Data Protection Act

The Data Protection Act is intended to protect individuals against the misuse of automated systems. Details of information held must normally be declared by registering with the Information Commissioner's Office. There is a form specially designed for small companies and systems.

### The eight Data Protection Act principles say:

- 1 Personal information is to be obtained and processed fairly and lawfully.
- 2 Personal information is to be used only for specified and lawful purposes.
- 3 Personal information is to be used and disclosed only in accordance with those purposes.
- 4 Personal information held is to be adequate, relevant, and not excessive for those purposes.
- 5 Personal information held is to be accurate and up to date.
- 6 Personal information must not be kept for longer than is necessary.
- 7 An individual is entitled to know whether a user holds personal information about him or her, to have access to such information and, where appropriate, to have it corrected or erased.
- 8 Appropriate security measures are to be taken against unauthorised access to and accidental loss of personal information.

The data held on church computers would not normally be a target for theft, but data might be stolen with church equipment. In addition to the physical security outlined above, the following points should be considered:

Do not pass on information.

Dispose of any computer data carefully.

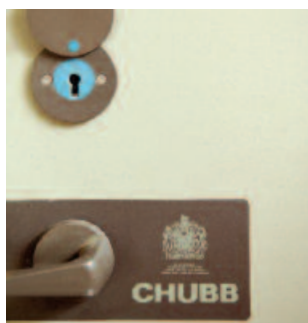
Do not allow information displayed on a screen or on a computer printout to be seen.

Do not leave accessible and 'open' computer screens unattended.

Advise the Information Commissioner's Office of changes in systems.

## The purchase and installation of safes

These notes are intended to provide guidance to churches that wish to purchase and install a freestanding safe. The services of the Baptist Insurance specialist Insurance Consultants and Surveyors are always available if more specific advice is required.



It is better to locate a safe out of sight in a locked area such as a vestry.

### Safe rating

Safes are given security ratings by several organisations as well as by the manufacturers. These technical ratings are expressed, for convenience, as a maximum overnight cash holding. It is normal to allow valuables, such as the communion plate, to ten times the cash rating. Thus a safe rated at £1,000 could hold £1,000 cash or £10,000 valuables or a combination of cash and valuables which equates to the cash rating (e.g., £500 cash plus £5,000 valuables or £700 cash plus £3,000 valuables etc.).

Baptist Insurance can supply a list of safes in current manufacture which have a particular cash rating.

### Fixing of safes

The main security value of a safe is that it substantially increases the time that a thief has to spend in order to gain access to his target. It is therefore vitally important that a safe cannot be easily removed, which would allow the thief to work on it at his leisure.

Safes must always be fixed in accordance with the manufacturer's instructions. This usually involves setting bolts into concrete in the floor and then dropping the safe over the bolts and securing with nuts on the inside of the safe.

### Location of safes

Safes are not easy items to relocate so care should be exercised in choosing a place to site a safe. Some points to consider are:

#### ■ Security

It is better to locate a safe out of sight in a locked area such as a vestry.

#### ■ Alarm protection

If the safe is located in an area covered by an intruder alarm this will provide even greater protection as it will substantially reduce the time the thief has available to work on the safe.

#### ■ Ease of use

Check that the safe door has room to open fully and that there is sufficient room for those who will use the safe to gain easy access. Many safes can be purchased with the doors hung either right or left.

#### ■ Floor strength

It is essential to check that the floor in the intended position is strong enough to bear the weight of the safe.

#### ■ Aesthetic considerations

Will the safe spoil the appearance of the part of the building where it will be located?

### Purchase of safes

Safes can be purchased direct from the manufacturer or from local safe suppliers or security centres. It is suggested that quotations should be obtained for several safes with the appropriate cash rating. Always ensure that all quotations include supply, delivery, installation and fixing.

Baptist Insurance can supply details of safe manufacturers and suppliers.

### Safe sizing

The size of a safe has no impact upon the cash rating. It should be ensured that the safe is of sufficient size to hold all the valuables and other items that require protection.

### Second-hand safes

Many second-hand safes are perfectly acceptable and may provide the same security as a new safe with a substantial saving in cost. It is important that second-hand safes are adequately reconditioned. Reconditioning should be carried out to the requirements of the relevant British Standard, BS 7582.

Baptist Insurance can advise upon the cash rating for a particular second-hand safe.

### Approval of safes

It is important that, before any order is placed for a safe, the approval of Baptist Insurance is obtained.

### Identification of safes

Safes are described by the manufacturer's name followed by a model name (e.g., Chubb Lichfield, Tann Consort 2 etc). Please quote this information when contacting Baptist Insurance to check on a cash rating.

In addition, safes have a serial number stamped on the door or body which can also be used to identify the safe.

### Keys and combinations

Many safes are available in either key or combination versions. There is no difference

in security between the two locking methods so the version which most suits the user can be chosen. The advantages of a combination safe, however, are that there is no risk of the loss or unauthorised duplication of keys. As many church officers as necessary can have the combination and the combination can easily be changed if there is a change of personnel.

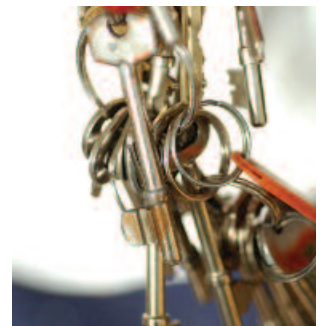
The security of a safe is only as good as the security of the keys or combination. Under no circumstances should keys or combinations be kept on the same premises as the safe. An inventory of who holds keys or combinations should be kept in a secure location away from the safe. If it is suspected that key or combination security has been compromised then the lock or combination should be changed.

### Fire and data safes

Security safes are not normally intended to protect documents or computer records from fire although they will normally provide some limited protection. If a safe is required to protect these materials then please contact Baptist Insurance who can give further advice.

### Wall safes and underfloor safes

In addition to the freestanding safes described above, wall safes, which usually have a low cash rating, and underfloor safes, which can have a substantial cash rating, are also available. If a church is interested in one of these types of safe then Baptist Insurance can give further advice.



The security of a safe is only as good as the security of the keys or combination.

# Installation of intruder alarms

These notes are intended to provide guidance to churches that wish to install or update an alarm system in order to qualify for an intruder alarm discount.

These notes provide a basis upon which to obtain comparative quotations although normally a visit by our Insurance Consultant and Surveyor will be required in order to approve any specification prior to installation work being carried out.

## General

The automatic intruder alarm system must be installed in accordance with BS EN 50131-1, according to the scheme described in PD 6662 and in accordance with the Association of Chief Police Officers (ACPO) Policy on Police Response to Security Systems. The system must be installed and maintained by a company on the official list of recognised firms of any UKAS accredited Inspectorate and on the local Police force list of compliant companies. The installers must also be approved by Baptist Insurance.

Baptist Insurance can supply a list of companies in your area.

The control panel must have key pad operation. There must be an annual maintenance contract with an approved company.

**A copy of the alarm company specification must be sent to Baptist Insurance for approval prior to giving instructions for the alarm to be installed, or any contract signed.**

The specification must include confirmation by the alarm company that sub-contractors will not be used or specify the extent to which sub-contractors will be used.

## Signalling

Where the alarm has remote signalling it must be to Grade 4 by one of the following methods:

RedCARE GSM

Dualcom Plus

Dualcom GPRS G4

Any other approved system of signalling

RedCARE GSM must include the Total Care maintenance service. The remote signal must be accompanied by an approved form of confirmation, such as audio, visual or sequential.

Baptist Insurance will usually require that the alarm is sequentially confirmed.

In addition, there must be an external, self-activating bell which incorporates a strobe light. The bell must be situated well out of reach of the ground and face the main road, and the housing must have no protrusions which could facilitate the attachment of chains, wires or ropes.

Bells must be protected by mechanical or electronic means against the insertion of expanding foam.

The system will preferably have instant bells, but in some areas Police approval will be required in order to waive any bell delay.

For audible-only systems an internal loud tone bell/siren must also be fitted.

	Zone Type
	ENT/EXIT
	NORMAL
<del>FRONT</del> E	NORMAL
<del>FRONT</del> W	NORMAL
	NORMAL
	NORMAL
	ENT/EXIT
	PR4657Rev1.0



The control panel must have key pad operation. There must be an annual maintenance contract with an approved company.



The system must be installed and maintained by a company on the official list of recognised firms of any UKAS accredited Inspectorate.

### Detection

All external doors must be fitted with concealed magnetic reed switches. Space protection must be used in all areas containing money, communion plate altarware or other valuables. Consideration should be given to providing space protection for the whole church. Single valuable items in an area which otherwise would not be protected can, as an alternative, be protected by magnetic contacts or vibration detectors.

Any safe used for the keeping of money or valuables should be within an alarmed protected area. The alarm must be set at all times whenever the church is unattended.

### Physical security

In addition to the above requirements for the actual alarm system, certain minimum physical security precautions must be taken in order to qualify for the intruder alarm discount:

- all accessible opening windows must be fitted with key operated window locks. This refers to those windows which can be reached without the aid of a ladder. If there is any doubt whether a particular window requires a key operated lock the matter can be discussed in detail at the time of survey;
- all external doors must be fitted with a 5 lever mortice deadlock to BS 3621 or a heavy 'church' box lock. Other forms of locking may be acceptable and can be discussed by our Insurance Consultant and Surveyor at the time of survey;
- all keys must be removed from the building whilst it is unattended.

### Visitors

You should be aware that persons visiting the church will need to be accompanied by a key holder in order to unset the alarm system.

### Important note

It is the responsibility of the party implementing the above specification to ensure that the implementation does not contravene any statutory or Local Authority requirements, e.g., under the Health & Safety at Work Act, Regulatory Reform (Fire Safety) Order etc.

### Alarm discounts

The amount of the discount will depend on the extent of the system and the method of signalling. The following are in descending order from the highest to the lowest discount:

- full building protected with remote signalling;
- target area protection, e.g., vestry, safe, chancel, office etc. with remote signalling;
- full building protection with audible signalling assuming someone is able to act upon hearing the alarm operate;
- target area protection, e.g., vestry, safe, chancel, office etc. with audible signalling assuming someone is able to act upon hearing the alarm operate.

Discounts cannot be given until the building has been inspected by our Insurance Consultant and Surveyor.

# Installation of floodlighting systems

A large number of churches have installed floodlighting systems. This makes a feature of the church in the night landscape and is also a great deterrent to arson, theft and vandalism.

However, careful consideration needs to be given to the design of the system to ensure it is safe and can be easily maintained.

## Electrical installation

All electric wiring should be installed in accordance with the 'Regulations for Electrical Installations' issued by the Institution of Electrical Engineers (IEE), current edition, under British Standard BS 7671.

Only electrical contractors enrolled with the National Inspection Council for Electrical Installation Contracting (NICEIC), or members of the Electrical Contractors' Association (ECA) or the National Association of Professional Inspectors and Testers (NAPIT) should be employed for work in churches. Registration or membership must be on a 'Full Scope' basis.

External floodlighting should be fed from a separate distribution board, switchfuse or circuit breaker which does not feed any other electrical services for the church.

The system should be protected by Residual Current Devices (RCDs).

Whilst mineral insulated copper covered (MICC) cables may be used for wiring fixed to buildings, armoured cables are the most suitable for use when buried in the ground since they will withstand movement and can also be drawn through ducts. Armoured cable should also be used where there is a risk of malicious damage.

## Siting of floodlights

Careful consideration should be given to the siting of floodlights both from the point of view of visitors to the church and those who will have the task of carrying out routine maintenance.

The location of floodlighting units in the churchyard will add to the risk of visitors tripping over unless they are set completely below ground level. Floodlighting pits should be covered with metal grilles at ground level. Where floodlighting units protrude above the ground they must be clearly visible and the grass must be cut around them on a regular basis.

The one advantage of siting floodlights at ground level is the ease with which they can be maintained. Siting floodlights at a height will present a risk to those who have to change light bulbs and carry out routine cleaning. A safe system of work will need to be devised. This could mean the use of mobile elevated work platforms (MEWPs), portable scaffold towers or the securing of ladders to anchor points. Where floodlights are located on adjacent buildings the use of a safety harness and safety lines may be necessary.

**Consultation**

Where lights are to be fixed to adjacent buildings the agreement of the owners and occupiers will have to be obtained and permission will need to be granted if listed buildings are involved. They may also have concerns due to potential light pollution. The local authority may be able to provide guidelines on this issue.

**Theft and damage**

In the last few years there have been several attacks to floodlighting systems in churches. Most attacks are incidents of vandalism, although some actual thefts have occurred. It is possible that the church may find themselves liable for injuries to visitors caused by broken glass or other damage caused by vandalism if it is not repaired.

If it is not possible to locate above ground, then floodlights should be enclosed with high-quality theft-resistant materials, such as expanded metal or weldmesh grilles fixed to angle iron frames. Cables should either be buried or in metal conduit to protect them from damage.

**Maintenance**

All floodlighting installations must always be isolated for routine maintenance such as cleaning and light bulb changing.

**Insurance**

The current Baptist Insurance church policy will provide cover for floodlighting and external lighting and security equipment up to the limit specified in the schedule.

# The protection of stained glass windows

These notes set out Baptist Insurance's eligibility criteria for a premium discount where churches wish to consider protecting their stained glass windows.

It is hoped that these notes will provide sufficient information to obtain quotations and arrange for installation. The services of our Insurance Consultants and Surveyors are always available.

## General

All external windows containing stained, painted or engraved glass, must be externally protected by stainless-steel grilles or polycarbonate sheeting which entirely covers the window.

In the case of polycarbonate sheeting, care should be taken to allow for ventilation.

## Installation

The installation of such protection is a specialised matter and should only be entrusted to a glazier or builder well experienced in installing such protection and in working on church buildings.

The discount can only be confirmed following a visit by our Insurance Consultant and Surveyor who will confirm that all the necessary windows have been protected and that protection is to a satisfactory standard.

It is the responsibility of the party implementing the above specification to ensure that the implementation does not contravene any statutory or Local Authority requirements, e.g., under the Health and Safety at Work Act, Regulatory Reform (Fire Safety) Order, etc.

## Photographs

It is important to take photographs of all stained glass windows. Although a general shot of a window is helpful, these often do not provide sufficient detail for a stained glass restorer. More detailed photographs are needed. Heads, hands, draperies, landscapes and wildlife elements are the most difficult to replicate.



All external windows containing stained, painted or engraved glass, must be externally protected to qualify for a discount.

## Sources of information

### **The Health and Safety Executive**

HSE Information Services  
Rose Court, 2 Southwark Bridge  
London, SE1 9HS  
Tel 0845 345 0055 (HSE info line)  
Fax 029 2085 9260  
Email [hseinformationservices@natbrit.com](mailto:hseinformationservices@natbrit.com)  
[www.hse.gov.uk](http://www.hse.gov.uk)

### **Royal Society for the Prevention of Accidents**

RoSPA House, Edgbaston Park  
353 Bristol Road, Edgbaston  
Birmingham, B5 7ST  
Tel 0121 248 2000 Fax 0121 248 2001  
Email [help@rospa.com](mailto:help@rospa.com) [www.rospa.com](http://www.rospa.com)

### **The Fire Protection Association**

London Road, Moreton-in-Marsh  
Gloucestershire, GL56 0RH  
Tel 01608 812500 Fax 01608 812501  
Email [fpa@thefpa.co.uk](mailto:fpa@thefpa.co.uk) [www.thefpa.co.uk](http://www.thefpa.co.uk)

### **Food Standards Agency**

Aviation House, 125 Kingsway  
London, WC2B 6NH  
Tel 020 7276 8000  
[www.foodstandards.gov.uk](http://www.foodstandards.gov.uk)

### **Environment Agency**

National Customer Contact Centre  
PO Box 544, Rotherham, S60 1BY  
Tel 08708 506 506  
[www.environment-agency.gov.uk](http://www.environment-agency.gov.uk)

### **Communities and Local Government**

Eland House, Bressenden Place  
London, SW1E 5DU  
Tel 020 7944 4400  
[www.communities.gov.uk](http://www.communities.gov.uk)

### **Ecclesiastical Risk Services**

Ecclesiastical Risk Services, who work in association with Baptist Insurance, is an independent risk management consulting service designed to help organisations identify, minimise and effectively manage their risks.

Based on the understanding that every organisation faces different risks and has varying resources to address risk management, Ecclesiastical Risk Services can provide you with a cost-effective service, tailored to individual needs. This totally flexible approach is ideal for organisations who are unsure of their legal obligations, how to address them and who struggle to commit time to manage them. The organisation has been set up to echo the expertise that Ecclesiastical has gained in their niche markets of care, charity, faith, education and heritage – although they also have the capability to assist any organisation. All the consultants have experience in at least one of the niche markets and are either members or chartered members of the Institute of Occupational Safety and Health.

Ecclesiastical Risk Services can help you take steps to establish a full health and safety management system – including:

- conducting a gap analysis audit to assess where legal requirements are not met;
- writing policies and procedures;
- contingency planning;
- completing risk assessments (such as fire, hazardous substances, display screen equipment, manual handling, asbestos and general workplace assessments);
- undertake bespoke training courses (including health and safety for managers, manual handling, fire safety and directorial/trustee responsibilities);
- other bespoke services tailored to individual needs.

The solutions offered are always cost-effective, so if you're interested in the services offered please contact the Ecclesiastical Risk Services team on 0845 602 4065 for more information and a free, no-obligation quotation.



- Church insurance
- Commercial insurance
- Home insurance
- Residential Property Owners Insurance

## Getting in touch

For further information,  
please call us on  
**0845 070 2223**

Lines are open 8am to 6pm Monday to Friday  
(excluding Bank Holidays).

You can email us at  
**enquiries@baptist-ins.com**

or visit us at  
**www.baptist-insurance.co.uk**

## Did you know?

The Churches Purchasing Scheme (who work in association with Baptist Insurance) provide a wide range of products and services that could save you money on your church and community supplies.

For more information please call  
**0845 458 4584** or visit **www.cpsonline.co.uk**

If you would like this booklet in large print, Braille, on audio tape or electronically please call us on 0845 070 2223. You can also tell us if you would like to always receive literature in another format.

