











A church building is a shelter. Different people will interpret what that means in their own way. It shelters its occupants from the weather and provides a place for gathering, protected from the elements. In a more metaphorical sense, it shelters people from the "outside world" and gives them a place to reflect, pray, and get away from the stresses of daily life. Historically, right back to Old Testament times, many people have seen the shelter of a church building as the dwelling place of God on earth, symbolically setaside for worship. Whichever of these views you take, there is one given – people need to be able to go inside in order to experience the shelter of a church building.

During the Covid pandemic's first lockdown, all church buildings were closed, even to their own ministers. Since the final Covid restrictions were lifted, our research has found many churches have been unable, or have found it difficult, to revert to their pre-pandemic opening hours. There may be many reasons for this. As each church finds its own way to recover from the pandemic, it is good to remember the symbolic shelter that a church should provide and the great benefit to keeping church buildings open.

During 2022, **Ecclesiastical Insurance** has updated its guidance on how to keep churches open safely, including guidance on the relatively new technology of **timed locks**.

Please see Ecclesiastical Insurance guidance documents on pages 4-7.



We are also very pleased to be able to publish a short **video interview** filmed in the church at Comberton in which Nicky Satterford of Ecclesiastical Insurance gives helpful hints and tips to churches who may be reluctant to leave their buildings open unattended.

https://www.youtube.com/watch?v=I2Y99GhakVU





Unfortunately, crime figures suggest that an open door to an empty church is an invitation to less-than-welcome visitors. However, there are positive steps you can take to protect your church and its contents while still keeping it open to the community.

Keeping churches open outside of services of worship is a key element in the link they have with the community they serve. An open door enables people to find a quiet place to pray, it offers somewhere to sit and think, and it enables visitors to the area to enjoy any historical treasures you may have. A steady flow of legitimate visitors also helps deter those with criminal intent.

If you can, try to have someone on duty in the church at all times by having a rota of church sitters, or organise cleaning, grass cutting and other routine activities so that there is someone in the church or churchyard for as much of the time as possible. If that is not realistic, you may be able to achieve a compromise by organising set hours when volunteers are available, which can be displayed on the door.

Remember that someone left on their own could be at risk, so you should have measures in place for their personal safety. Ideally, church sitters should work in teams of two, they should have some form of communication such as a mobile phone, and consideration should be given to providing personal attack alarms connected to an alarm system. There should also be someone readily available to respond to an alarm call.

All portable valuables should be marked with an Ecclesiastical approved forensic marker such as SmartWater®, and associated signage should be displayed prominently outside the church to deter thieves. Lock away in a safe as many valuable and portable items as possible – certainly any silverware and also, if possible, brass and pewter items, as these metals also have a value to thieves. The vestry can be used as a lockable area for smaller items

## Risk Advice Line

Should you have any additional questions on this topic or other risk-related matters, as a valued Ecclesiastical customer you can contact us through our Risk Advice Line on

### 0345 600 7531

(Monday to Friday 9am – 5pm, excluding bank holidays) and one of our in-house risk professionals will be able to assist.

Alternatively, you can email us at

risk.advice@ecclesiastical.com and one of our experts will call you back within 24 hours.



of furniture and furnishings. To reduce the risk of arson, anything that could be used to start, or feed, a fire should be removed or locked away. This includes items such as matches, newspapers, straw or hay and petrol.

If a theft does occur, recovery is much easier if there are photographs of all valuables and portable furniture. Keep two sets of photographs, one in the safe and one in a safe place away from the church.

Making the church building a focal point for the wider community can be a way not only of attracting visitors, but also of having people on site whose presence will deter thieves. In communities where local facilities are scarce or non-existent, some churches are playing their part by providing a venue for amenities such as post offices, village shops and even farmers' markets. One example is St Giles, Langford in the Diocese of Chelmsford which has opened a small village shop in its vestry. The vision behind the project was to make the church more accessible to people, to provide a service for the village and to enable parishioners to get to know other people in the community. It has brought villagers together and the church has benefited from an increased number of visitors. Although complex to instigate, projects such as this do have the knock-on benefit of the broader community developing a stronger commitment to their parish church and also helping ensure its security because they feel a greater sense of involvement and ownership.

There are many ways of ensuring the security of your church whilst offering hospitality to people for whom this might make all the difference to their lives.

### Want to know more?

Other useful information is available at

### www.ecclesiastical.com/risk-management

Useful information such as how your building can be used for the community can be found at www.churchcare.co.uk

Note: if you are in Ireland, Northern Ireland, Jersey, Guernsey or the Isle of Man, then regional variations might apply. In this instance, you should check the guidance provided by the Enforcing Agency for your region. This will be freely available on their website.

# Report a claim

Do you need to report a claim? If so, you can call us on **0345 603 8381**. Our normal office opening hours are 8am to 6pm Monday to Friday, excluding bank holidays, but our lines are open 24 hours a day, seven days a week for emergencies. Alternatively, **click here** to report online or you can send us an email to **claims@ecclesiastical.com**. It's helpful if you can have your policy number available when making contact.

#### Contents

To help us process your contents claim as quickly as possible, it would be helpful if you could provide a description of the item(s) (including a make or model number where applicable) when you call us. Where more extensive damage has occurred, we may ask you to provide a list of items to help us process your claim.

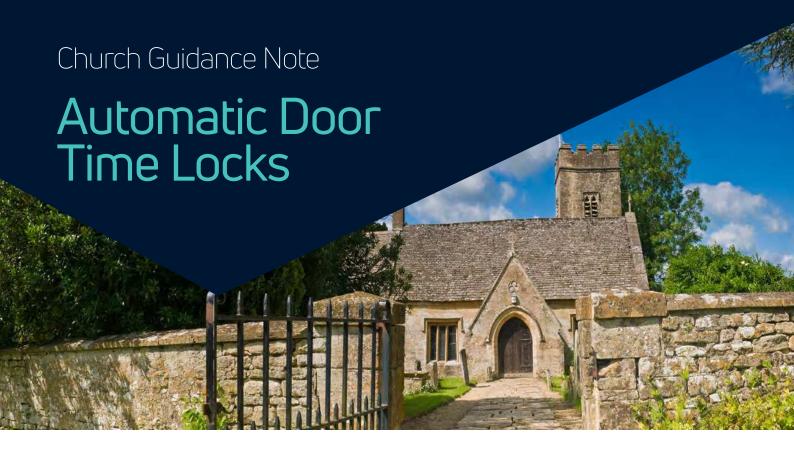
# Policy cover queries

For queries about your policy cover, call our specialist church team on **0345 777 3322** (Monday to Friday 8am – 6pm, excluding bank holidays) or email us at **churches@ecclesiastical.com**.

Alternatively, please visit www.ecclesiastical.com/church.

This guidance is provided for information purposes and is general and educational in nature. It should not be used as a substitute for taking professional advice on specific issues and should not be taken as providing legal advice on any of the topics addressed.





Churches that normally remain open during the day are increasingly considering the use of automatic time locks to secure the premises at night in order to reduce demands on people's time.

Though these locks offer convenience, they do present a number of disadvantages over a conventional mechanical lock.

### These include:

- A key benefit of a traditional key-operated lock is that when a key holder attends the premises to undertake the task, a physical check of the building is also normally undertaken which includes checking that no one is still inside the property.
- Reliance on a time lock means this inspection does not take place on a
  daily basis and the property may not be inspected for some time and,
  therefore, any incidents may not be discovered.
- Depending on their quality, these locks can be easy to disable. The door needs to be closed completely for the lock to operate, so any obstruction placed in front of the door to prevent its complete closure will defeat the locking mechanism. In the event of a power failure, the mechanism will usually remain in an 'open' position to prevent people from being trapped in the church. Consequently, in the event of a power failure, the church could be left unsecured. Therefore, you cannot always be certain that the building is actually secure at the end of each day as expected.
- Electro-mechanical locks, where the lock bolt is secured by a latch release type device, may not offer the same levels of physical protection against forced entry as a conventional mechanical lock. Consequently, there is an increase in the risk of theft, malicious damage and arson associated with the use of these locks. It is also possible other damage, for example that

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caused by water ingress, goes undetected for longer than would otherwise occur if someone attended the church to lock-up each evening.

However, we appreciate there needs to be a balance between a pragmatic approach to keeping a church safe and secure and everyday practicalities. In order to assess each situation, we require the following:

- Copies of the technical specifications of any proposed lock mechanism to be installed, so we can understand how they are designed to operate and how they comply with our security expectations
- The lock should be maintained in accordance with the manufacturer's instructions by a competent locksmith
- You also need to confirm that regular inspections of the premises will continue to be undertaken by a responsible person. (We would expect the maximum period between inspections to be no more than two to three days.)

In addition, we would strongly recommend the following when the church is open during the day and not just where an automatic lock is in place:

- All attractive portable items, e.g. brass altarware, are stored out of sight to reduce the risk of being stolen. (Wood
  or plaster substitute items could be used as an alternative.)
- All valuable items are marked with a forensic marking solution, e.g. SmartWater<sup>®</sup>, and signage is prominently displayed to advise this
- Rubbish and combustible waste are not stored in and around the church
- Candles and matches must be securely locked away
- Petrol and other flammable liquids/accelerants are not stored in the church.

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