

In the last five years (2006–2011), crime is the most frequent category of incurred property losses for Adventist Risk Management's (ARM) clients. We have classified Crime Losses as claims caused by robbery, theft, burglary and vandalism.

- Robbery involves a direct threat to a person's life (usually with some type of a weapon).
- Burglary involves breaking and entering, but no threat to life.
- Theft involves stealing and usually occurs when there is no need to break into a building or threaten a person with violence—for instance, taking a cell phone that is left on a counter.
- Vandalism involves destruction of property, but without any theft.

To help you protect your church, school or institution's property, ARM has provided this information sheet with simple actions that can help prevent these losses:

### SECURITY LIGHTING

Some churches, schools and institutions are located in remote or high-crime areas, which can make you an easy target for robbery as you are walking to or from the building to your car.

- Install security lighting around the perimeter of your facilities and parking lots.
- Install motion sensor lights, especially in areas where there is little or no light—at main doorways, back or side yard areas away from the streetlights and perimeter lighting.
- Consider installing security cameras. These can deter and possibly identify individuals with bad intentions.
- Install deadbolts on all (non-means of egress) interior doors and put dowels in windows and patio doors to prevent easy opening.
- Install a security alarm system.

### **SECURITY LOCKS & KEY MANAGEMENT**

Ministry occurs with the help of volunteers and it's impossible for only the pastor to have keys for all the doors. Follow these steps to avoid the wrong people having keys for your church or passcodes to secure areas.

- Lock and use approved security latch systems on all main exit doors equipped with crash bars to make them more difficult to break in
- Re-keying of locks should be done on a periodic basis when there is a major turnover of volunteers and their functions change.
- Maintain a list all individuals who have been assigned keys.
   Make sure all keys are returned at the end of the volunteer's ministry assignment.



# PROTECTING AIR CONDITIONING AND HEATING SYSTEMS

Copper is a very popular item for thieves. Be proactive by protecting your copper piping. The average cost to replace a destroyed HVAC unit is approximately \$7,000 for a mid-size church (not counting any other building damage resulting from the theft). So you can see how important it is to protect them.

- Install a barrier around all HVAC (heating, ventilation, and air conditioning) systems.
- Use whatever you can (fencing, security lighting, and cameras) to keep thieves from stealing copper piping and damaging the HVAC unit.
- Consider relocating HVAC units to a rooftop installation to help minimize access to the equipment.

### **CLOSING & LOCK-UP PROCEDURES**

It is very important following the close of every event in your church, school or institution that someone is responsible to conduct a last walkthrough of the entire facility. This will help to prevent any suspicious activities. Be sure to verify that all doors and windows have been appropriately locked and the building is secured. This procedure will also minimize the risk of other major claims related to water damage or fire.

- Start inside by visiting all rooms to make sure the lights are
  off, electrical equipment has been turned off, there is no one
  else inside and all doors and windows have been locked.
- Close blinds or window coverings to ensure valuable items are not visible from the outside.
- Double-check that all electronic equipment, microphones and other high value equipment has been properly stored and locked in a secure room or cabinet.
- Move to the restroom and kitchen:
  - Make sure the toilets and sinks have not been plugged with foreign materials, left running or are leaking.

- Make sure all space heaters or small AC units are unplugged
- Check the ovens to ensure have been turned off and no combustible materials are near the stovetop burners.
- Exit Doors should be locked and secured with an approved security latch bar where applicable. It is never recommended to either chain lock or rope off exit doors with panic hardware that would be needed in the event of an emergency.

## BE ALERT WHEN WALKING TO OR FROM THE BUILDING

Another protective measure you need to consider is your personal safety.

- Stay alert and tuned in to your surroundings, no matter where you are—at school, the church, on the street, in your neighborhood, waiting for a bus or the subway, or driving a vehicle.
- Create a "buddy system" to escort you when working late in the building and make sure there is always someone else aware that you are leaving.
- Have car keys in your hand and ready to open the door of the vehicle. Once safely inside, lock the doors. Now you can stow your personal belongings or make telephone calls.
- Personal electronics are especially tempting to thieves so be certain they are completely out of sight if you carry them on you. Never be distracted by talking on a cellphone while walking to your vehicle at night.
- If you leave personal items in your car, be sure it is locked and the items are out of sight. High-value equipment is best locked in the trunk or even left at your home.

These simple safety measures can be easily incorporated into the operations of your church, school, or institution. By following these measures the risk of crime losses can be minimized and dollars will be save for greater ministry opportunities.

**REPORT YOUR CLAIM RIGHT AWAY** 

1.888.951.4276 · CLAIMS@ADVENTISTRISK.ORG

**STAY INFORMED** 

ADVENTISTRISK.ORG/SOLUTIONS











Adventist Risk Management, Inc. © 2013