

risk alert



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Copper—worth more than pennies

With copper prices now reaching new heights, it is enough to tempt thieves to target copper in every form and turn it in for scrap. Worship centers have not been spared from this crime wave. Almost half of the recent theft claims made by Church Mutual customers involve copper.

Frequent target: air conditioning units

The most popular item being targeted for its copper is outdoor air conditioning units. Worship centers are easy targets as they are often unoccupied at night, and if located in a rural location, they will not have neighbors. Many times, worship centers will have large or multiple air conditioning units that will have a greater amount of copper than a single residential unit.



A typical scenario Church Mutual hears: a member complains that the building is too hot and the air conditioner must not be working properly. The custodian inspects the air conditioning units and finds that someone has disassembled them and stripped them of copper. Sometimes days will pass before the damage is found when the building is not used daily. This allows thieves valuable time to dispose of the copper in a scrap yard.

Stealing copper for scrap metal is nothing new. Copper is 100 percent recyclable, and now selling scrap pieces has become lucrative. Some of the sought-after items for copper scrap metal include wires, plumbing pipes, air conditioning coils and rain gutters. According to scrap metal dealers, it is virtually impossible to tell whether copper has been stolen. Old and new copper wire or piping looks the same, and most copper does not display an identifying label or have serial numbers to track.

The high prices have made thieves bolder and more inventive than ever before. Gone are the days of the quick yank-and-run for copper guttering in the middle of the night. One scheme includes posing as construction or repair workers for larger targets. They presume that posing as professional-looking workers, pastors and neighbors won't question their activity around air conditioning units or gutters. A professional company will always have proper photo identification. Don't hesitate to request to see it.

(Over)

Thieves return to the scene of the crime

Another alarming trend Church Mutual found is the repeat loss. After repairs have been completed, the location is once again targeted. One incredible example is a Church Mutual customer in the southeast that had copper stripped from their air conditioning units four times in a six-month period. If no additional risk management measures are implemented, you may see the same theft scenario repeat itself.

The work and expense needed to replace or repair the damaged items may not be the only problem. The damage done during this type of crime can create threats to your building's electrical safety if wires are damaged or stolen. Free-flowing water from damaged or stolen plumbing can instantly turn into a major restoration project. Missing guttering and downspouts also can lead to significant water damage.

Be prepared:

- Restrict entry onto the grounds during low traffic periods to one entrance.
- Protect air conditioning units with chain-linked fencing or caging around the equipment and wiring.
- Check that the exterior perimeter lighting includes all outside equipment.
- Cut back trees and shrubbery to increase natural surveillance and eliminate hiding places.
- Give immediate notice to recycling centers of what has been stolen with a detailed description of the materials. Scrap metal yards are instructed to take the names of individuals that bring in materials.
- Request law enforcement officers patrol your facilities on a regular basis.
- Involve the neighbors to respond to suspicious activity.
- Don't leave ladders outside that can be used by thieves to gain access to rooftop units.
- Consider the location for new air conditioning units—roofs of buildings may be a new option.
- Consider adding video cameras, tamper sensors and irreversible screws.
- Secure materials nightly during construction projects—do not leave wire spools or piled piping out in the open.
- Do not try to stop thieves yourself. Immediately notify the police and gather information such as a description of perpetrators, vehicle description with license plate number and an explanation of what was taken.

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