Copper Theft – A Growing Epidemic

Adventist Risk Management, Inc.

Providing Risk Management Solutions for the Seventh-day Adventist® Church

Copper Theft
A Growing Epidemic
Adventist Risk Management (ARM) has processed numerous “copper” insurance claims from various organizations. These include churches that have had air conditioning systems vandalized by copper thieves. In fact, one case that was handled had one air conditioning system vandalized, replaced, and then it was hit again! That should not happen. In order to help you to prevent this type of loss, ARM has created this info sheet. It features six steps you can take to protect your property from being a victim of copper theft.

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Safety Webinar
May 18th 7:30 pm ET

Best Practices in Supervision of Children and Youth

By Dr. William Chunestudy, D.M.A
Educational Resources Specialist at Adventist Risk Management®, Inc.

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When engaging in ministries involving children and youth, no single topic is more important than proper SUPERVISION. Whether it be in Sabbath School, Pathfinders, mission trips, academy music tours or simply the down time before and after church activities, proper supervision is the best line of defense in minimizing the risks to our children and youth.

This Webinar will focus on supervision best practices in a variety of settings. It will also touch on the need for proper training and oversight of those who have been
tasked with supervisory responsibilities. If you are an appointed church or school leader, a helper or simply a concerned parent you are encouraged to attend this important Webinar presented by Dr. William Chunestudy, Educational Resource Specialist for Adventist Risk Management. Dr. Chunestudy brings a wealth of experience to this topic, having served the church as an educator in K-12 and collegiate settings as well as having served several churches as an associate pastor.

Title: **Best Practices in Supervision of Children and Youth**
Date: **Sunday, May 18, 2014**
Time: **7:30 PM - 8:30 PM ET**
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SIX PREVENTIVE STEPS TO AVOID COPPER THEFTS

Adventist Risk Management (ARM) has processed numerous “copper” insurance claims from various organizations. These include churches that have had air conditioning systems vandalized by copper thieves. In fact, one case that was handled had one air conditioning system vandalized, replaced, and then it was hit again! That should not happen. In order to help you to prevent this type of loss, ARM has created this info sheet. It features six steps you can take to protect your property from being a victim of copper theft.

1. Be sure your property is secure. This includes, installation of good exterior lighting, video security cameras, and the added protection of a security alarm system. These additional devices will help to protect your outside AC unit and other valuables—like your pipes, wiring, and other internal copper sources.

2. If possible, before copper thieves vandalize your AC, relocate ground units to more secured locations. These can include the roof, or a secured area. These actions provide added security.

3. If it is not practical to move your AC compressor, take other security steps. Provide a locked enclosure around the unit. When enclosing AC units, keep in mind its operating needs, such as proper ventilation.

4. All buildings should be checked on a regular basis for signs of damage to AC units. If there are vacant buildings on your property, be sure they are patrolled regularly for any damage. One of the outcomes of
stolen copper pipes is the potential of resulting water damage. Appropriate surveillance of church and institutional buildings can minimize the potential for further damage. Notify local law enforcement of any empty buildings. If you’ve built a relationship with nearby, trusted neighbors, ask them to call the police if they see anyone or anything suspicious on the property.

5. Secure the foundation openings into the crawl space of your buildings with a good hasp and padlock. Locks can be broken, but they provide a strong deterrent to this form of vandalism. If you are selling a property, especially involving vacant buildings, you should increase security checks on the property. Thieves often keep an eye out for vacant “for sale” properties. These are “soft” targets and vandalism and theft can often go unnoticed for extended periods of time if the property isn’t being monitored regularly.

6. If you have a theft, report it immediately to the police and your insurance company.

Copper theft seems like one of those things that “will never happen to me.” Unfortunately, this is a leading loss cause across the insurance industry. ARM is no exception Copper theft can and does happen.

Does your ARM property insurance cover this type of loss? Yes, vandalism losses are covered by most insurance policies. Carefully review your insurance policy to acquaint yourself with this coverage.

Caution must be taken if the insured building remains vacant beyond a specified period of time. In these situations, additional coverage may be required or the level of coverage may be reduced. If you have a vacant building, contact your ARM account executive to help assess your insurance needs to address this exposure.

Loss avoidance is the most cost effective way to deal with cooper-related losses. Taking steps to prevent these losses will save you time and the challenge of replacing expensive AC units. In the long-term, the dollars invested today to provide added security will result in the protection of the financial resources of your organization.