



## GuideOne Center for Risk Management Fact Sheet: Preventing Copper Thefts

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If someone were to say the words “theft at church,” you might think of a stolen purse, collection, or audio-visual equipment. What you probably wouldn’t imagine is a group of thieves coming to the property at night, cutting away the church’s air conditioning units and hauling them off. However, an increasing number of both ground- and roof-mounted heating and air conditioning (HVAC) units have been stolen or destroyed at churches across the country for the copper components they contain. Worldwide demand for copper has brought its price to an all-time high. One result has been that copper theft crimes are on the rise across the nation. Over a span of just six months, copper theft losses at churches insured by GuideOne have approached \$1 million.

Consider the following examples:

- Thieves destroyed nine air conditioning units at a church in the South to obtain their copper. The system had just been installed six months earlier at a cost of \$100,000.
- At a church in the West, seven rooftop air conditioning units were targeted by copper thieves. The damage was in excess of \$47,000.
- Thieves stole copper gutters, coping and wall caps from a church in the South. The value of the loss exceeded \$40,000.

In addition to heating and air conditioning units, other items being targeted by thieves include copper wiring, copper gutters, copper pipe, and other electrical appliances and products containing copper.

### Copper Thefts in General

- Copper is 100 percent recyclable and recyclers pay, on average, 90 percent of the new copper price for scrap copper. Thus, it is an attractive target for thieves.
- Copper theft is a crime of opportunity. This implies the following:
  - Access is quite easy – in most cases, a vehicle can be driven to the site of the theft.
  - The item of interest is not well protected; i.e. no alarms, cameras or barriers.

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This material is for informational purposes only. It is not intended to give specific legal or risk management advice, nor are any suggested checklists or actions plans intended to include or address all possible risk management exposures or solutions. You are encouraged to retain your own expert consultants and legal advisors in order to develop a risk management plan specific to your own activities. For more information, contact the GuideOne Center for Risk Management at (877) 448-4331, ext. 5118 for Church and Schools, or ext. 5175 for Senior Living Communities.

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- The perpetrators can operate in an area without being observed.
  - The potential for detection is limited; i.e. no guards or patrols.
  - The target area is remote or not well traveled; that is, the site or building is unoccupied for periods of time, or is off the main path.
  - The target is considered to be easy.
  - Copper theft requires a limited number of tools.
  - Copper thieves do not have to be highly trained technicians.

### **Common Fact Pattern**

- Churches of all sizes are being targeted by copper thieves.
- Churches in all communities, rural and urban, are being victimized. The majority of thefts have occurred in what police would describe as low crime areas.
- The thieves often target large HVAC units because of the large amount of copper, but small units are usually easier targets. The most common size unit that has been stolen is 5-ton, but no system is exempt.
- While ground-mounted HVAC units are the most common target, roof-mounted units have also been stolen.
- HVAC units have been the primary target in 80% of church copper thefts, but any copper product is vulnerable.
- Most thefts of copper components occur at night.
- Thieves will return to the same target, which they call a “target of opportunity,” time and again.

### **Factors Increasing Vulnerability to Copper Thefts**

- The target site is not well lit.
- The electrical power shut off switch is located in close proximity to the unit.
- The property is open and without fences or gates.
- Easy access to the roof is available by ladders, walls, or fences.
- A vehicle can drive right up to the site where the unit is located.

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## Preventing Copper Theft

To protect against copper thefts at your church, consider taking the following steps:

- Develop a security plan for your church, which identifies your vulnerabilities. Ask your local law enforcement professionals to assist you with this process.
- Deny access to your church property during off times of the day by adding fences and gates. Post appropriate “No Trespassing” signs on your church property. Ask your local law enforcement to assist in enforcing the law on private property.
- Add security lighting to areas where thieves and other criminals may hide.
- Ensure that your power shut offs are secured and not in close proximity to the HVAC units. Work with your local fire department to accomplish this task.
- Deny access to your roof-mounted HVAC units by removing ladders and other step-ups that may assist thieves.
- Consider the use of wrought iron cages or fences to enclose your AC units.

Example: These photographs depict an HVAC unit protected by a steel cage.



- Develop a “Church Watch” program, and work with your neighbors to assist in keeping an eye on your church property.
- Use security cameras, as they are a valuable tool for protecting your property. But make note that in order for them to be fully effective, they must be properly protected, installed, and monitored.
- Use alarms that are mounted to your HVAC units. This security measure is coming of age and may be a valuable tool in protecting the units, particularly if your building is currently protected by a security alarm. Contact your local security company for details.