

**WHITE PAPER**

# Protect Your Place of Worship

**Understand, Manage and Reduce the Risks of Arson**



**ECCLESIASTICAL**  
INSURANCE YOU CAN BELIEVE IN



In Whitby, Ontario, a suspicious fire gutted an historic Anglican Church; the fire followed two acts of vandalism in previous months.

In Wetaskiwin, Alberta, an arsonist set fire to two churches in as many nights; he admitted to burglarizing both and setting the fires to cover his tracks.

In Scarborough, Ontario, an arsonist, thought by the police to be politically motivated, struck a Buddhist temple twice in one year; monks reported that they had received prior threats.

In Hamilton, Ontario, fire damage was kept to a minimum when an incendiary device was discovered at a mosque; the incident followed threatening phone calls and an act of vandalism.

Arson continues to be the leading cause of fires affecting Canadian places of worship, with up to 50 incidents a year across the country. It is a frightening and potentially devastating crime and when it occurs at a place of worship, the physical and emotional damages can be enormous. Damages can include the total or partial destruction of a heritage building; irreparable damage to furnishings, stained glass windows or other unique architectural elements; the destruction of invaluable religious items; and the temporary, or even permanent, loss of a community's consecrated place to congregate. It is a sad fact that Canadian places of worship must be more vigilant than ever before, and make a concerted effort to face this issue head-on.

Places of worship also attract troubled and/or delinquent young people. The Winnipeg Police Force has an excellent profile of the various types of children and adolescents who commit arson.

For more info: [www.winnipegpolice.ca/TakeAction/arson](http://www.winnipegpolice.ca/TakeAction/arson)

## **Why are places of worship vulnerable to arson?**

Whether they are located in isolated, rural locations or in inner city neighbourhoods, places of worship are frequent targets for arson. Among the reasons:

### **Places of worship may attract vagrants**

Many places of worship are left unoccupied during the week. These premises can be extremely vulnerable to break-ins by vagrants who seek shelter. These vagrants may set fires accidentally (often while under the influence of alcohol) or deliberately.



## **Places of worship attract professional thieves**

Professional thieves may be after valuable artwork or antiques. There is growing international demand for religious artifacts and stolen items command large sums on the black market. These criminals often start fires to hide the evidence of theft.

## **Places of worship attract petty criminals and drug addicts**

Petty thieves view places of worship as “soft targets” since they are often empty and have less sophisticated security than commercial establishments. Petty criminals and drug addicts often break into places of worship to steal items that can be readily converted to cash. These include computers, musical instruments, television sets and other electronic equipment. Again, fires are started to cover tracks.

## **Places of worship are targets for hate crimes**

Unfortunately, places of worship are considered to be ideal targets for sending politically or racially motivated hate messages. These crimes are calculated to be picked up by the media and viewed by sympathizers. Crimes range from graffiti sprayed on exterior walls and doors to malicious vandalism and destruction of property by arson.

## **Places of Worship may attract youth fire-setters**

Adolescents may view places of worship as ‘soft targets’. Many faith premises are unoccupied during weeknights and there is often little or no security. Juvenile fire setters range from those who set fires accidentally, those who set fires as an emotional cry for attention, and others who are delinquent fire setters.

## **Telltale signs that a place of worship may be at risk**

Prior to a deliberately set fire in a place of worship, there are often warning signs that a place of worship may be a target. Often, the fire itself is the last component in an escalation process. The following are some of the risk indicators to watch for:

- There have been small fires, break-ins or malicious damage—for example, broken windows—during the previous two years.
- There have been fires and/or break-ins in nearby places of worship in recent months.
- Groups of youths have been seen loitering near the building.
- Empty beer/liquor bottles, cigarette packages are found on the grounds.
- There is graffiti on the building.

“Arson and firesetting are significant public health and safety concerns.

Individuals under age 16 play a prominent role in this problem, accounting for more than half of all fire related arrests.”

Dr. Sherri MacKay,  
University of Toronto,  
Department of Psychiatry.

[www.caafc.ca](http://www.caafc.ca)

Retrieved April 28

## **Implement an arson prevention program**

Places of worship must take a thoughtful, systematic and proactive approach to arson and crime prevention. An Arson Program that identifies the risks and establishes procedures to control them can help prevent a potentially disastrous incident. The Program should be overseen by a qualified individual or a committee and reviewed annually in conjunction with a formal risk assessment of the premises.

**The following 10-step program highlights key guidelines for arson prevention:**

### **1. Act quickly to protect your place of worship**

- Contact the police immediately if your place of worship has been vandalized or threatened. Your local police department will investigate and may also increase their surveillance of the area.
- Contact your insurer as soon as possible. No matter how minor, losses should always be reported. Your insurer can be a valuable source of risk management advice. Risk specialists may detect a pattern or potential threat that is not readily apparent.
- Repair any vandalism and remove graffiti as quickly as possible. Damages make your premises look neglected and can act as an open invitation for further vandalism and more serious crimes.

### **2. Involve the Community**

- Institute a Building Watch Program whereby participants share responsibility to visit or drive by the premises when it is unoccupied and report any suspicious activity to the police.
- Ask neighbors and local businesses to be extra vigilant and report anything unusual or suspicious.
- Invite your local police department to hold informal information sessions with your congregation to discuss community-based arson prevention tactics.
- Ask your local police to patrol your premises regularly, especially if there has been an incident or threat.
- Ask your local fire department to hold information sessions, provide fire prevention advice, and provide training on 'first response' measures.



# ECCLESIASTICAL

INSURANCE YOU CAN BELIEVE IN

About one in every four fires is intentionally set. Almost half of these fires were set by youths under the age of 18.

“Fire and Youth.” Focus Adolescent Services. Feb. 2009 <http://www.focusas.com/Firesetting.html>

Retrieved April 28, 2010

### 3. Restrict access and entry

- Manage access to your premises by locking all entry points at night and when there are no scheduled activities—doors, windows, exterior gates, etc.
- Inspect locks frequently to ensure that they are in good working order.
- Keep track of all keys in a log book.
- Install metal containers under mail slots to prevent damage in the event that combustible materials are pushed through.
- Install bars or mesh screens over low level windows.
- Protect roof vents and skylights with grills, bars or other secure barriers.
- Replace plate glass windows with stronger and more secure laminate glass panels or cover them with security film.
- Protected stained or leaded glass with polycarbonate sheeting or wire mesh fixed securely to the exterior of the window frame.

### 4. Implement security measures

- Install intrusion, smoke and fire alarms that are monitored by a central station.
- Consider installing CCTV cameras in visible areas and/or hiring a security firm to patrol your premises.
- Keep premises well lit, for example: install perimeter flood-lights on the exterior, motion-activated lighting near doors and windows, and point lighting to illuminate recesses and alcoves.
- Use timers to activate interior lights at different times.
- Post signage indicting that the premises are under surveillance.

### 5. Report any suspicious activity

- Report anything unusual to the police, e.g.:
  - Groups of youth loitering on your grounds after hours or late at night
  - Evidence of fire-setting (small garbage fires, spent matches, etc.) or graffiti
  - Incidents of small fires in the neighbourhood
  - Threatening letters or phone calls
  - Incidents of petty theft



## **6. Take preventative fencing and landscaping measures**

- Define property boundaries by installing perimeter fencing that does not impede sight lines—for example, wrought iron or chain link fencing.
- Narrow spaces and gaps between structures should be blocked off with fencing or other barriers.
- Trim bushes and shrubs near doors and windows to eliminate hiding places.
- Plant thorny bushes under windows.
- Cut back grass and other vegetation to a minimum of 5 meters from the edges of buildings.

## **7. Develop a 'best practices' housekeeping program**

- Keep premises free of litter.
- Do not leave ladders or other building tools in the open, anywhere on the premises.
- Lock tool sheds and outbuildings at all times.
- Keep only limited quantities of fuels and flammable solvents and make sure that they are securely stored.
- Do not keep ignition sources—matches, lighters—in plain view.
- Dispose of old newspapers, magazines, unused books, boxes and other paper products.
- Keep garbage and recycling bins away from buildings.

## **8. Minimize the impact of a fire**

- Ensure that telephones are easily accessible for 911 emergency calls; post emergency numbers and procedures in several clearly visible locations.
- Make sure that smoke and fire alarms are in good working order and tested regularly.
- Keep money and important documents in a flame retardant safe.
- Install portable fire extinguishing equipment and hold regular training sessions.
- If you have a fire sprinkler system, ensure that it is regularly serviced and tested.
- If your building is divided into separate fire breaks, ensure that all fire doors are securely closed when the building is unoccupied.
- Use flame retardant products and materials whenever possible.
- Maintain an inventory database that includes photographs and serial numbers for all valuable property.



# ECCLESIASTICAL

INSURANCE YOU CAN BELIEVE IN

## 9. Put safety first

- Contact your local Fire Department for comprehensive Evacuation and Fire Safety Protocols.
- Inspect emergency exit lighting regularly; promptly replace burnt out bulbs.
- Post evacuation plans on doors throughout your premises.
- Make sure that there is a clear path to emergency exists at all times.
- Ensure that clergy, staff, volunteers and congregants are familiar with emergency procedures.
- Hold regular fire drills.
- If your place of worship is used for various member or community events, ensure that sign-in/sign-out procedures are in place.
- Do not re-enter a burning building.
- Never pursue suspect individuals or vehicles.
- If possible, observe carefully, and report descriptions of individuals, vehicles, license plate numbers etc. to the appropriate authorities.

## 10. Prepare for the Worst

- Develop a comprehensive Business Continuity Plan that:
  - Includes emergency readiness and response procedures
  - Includes protocols to reduce the risks of personal injury and damage to your property
  - Enables your place of worship to continue to deliver faith services and programs in temporary premises
  - Allows you to restore your building with minimal interruption and as cost-efficiently as possible
  - Enables you to retain key staff and volunteers who may have to move on if normal operations cease for an extended period
  - Preserves your reputation and good standing in the community

## Conclusion

Every year, Canadian churches, mosques, synagogues and temples suffer the consequences of deliberately-set fires. Personal injury is of paramount concern. Next is damage to the property and the amount of time required to repair and restore the site. A prolonged closure can have serious impact upon a faith community, including congregants who must seek other places of worship. That's why it's so important to take a proactive approach to arson prevention. In so doing, you can help ensure that your place of worship does not become a target...that it can continue to be a safe place for leaders, congregants, and community members.

At Ecclesiastical Insurance, we hope that your place of worship is never touched by fire of any kind. If it should happen, however, we are ready to help every step of the way.

### **About Ecclesiastical Insurance**

Ecclesiastical Insurance is a specialist provider of insurance solutions and services designed to protect and preserve Canada's distinct communities, cultures, and heritage. Founded in the United Kingdom in 1887, the Canadian branch opened in 1972. Today, Ecclesiastical has offices in Halifax, Toronto, Calgary and Vancouver, and works with a national network of knowledgeable and experienced brokers. We are rated "A" by A.M. Best and "A-" by Standard and Poor's. Ecclesiastical is owned by a charitable trust, and group profits are redistributed to charitable initiatives.

**Ecclesiastical Insurance Office plc**  
**Head Office**  
**20 Eglinton Avenue West, Suite 2200, Box 2004**  
**Toronto, Ontario M4R 1K8**  
**416.484.4555**  
**[www.ecclesiastical.ca](http://www.ecclesiastical.ca)**

This advice or information is provided in good faith and is based upon our understanding of current law and practice. Neither Ecclesiastical Insurance Office PLC nor its subsidiaries accepts any liability whatsoever for any errors or omissions which may result in injury, loss or damage, including consequential or financial loss. It is the responsibility of the Insured or any other person to ensure that they comply with their statutory obligations and any interpretation or implementation of the above is at the sole discretion of the Insured or other party who may read these notes.