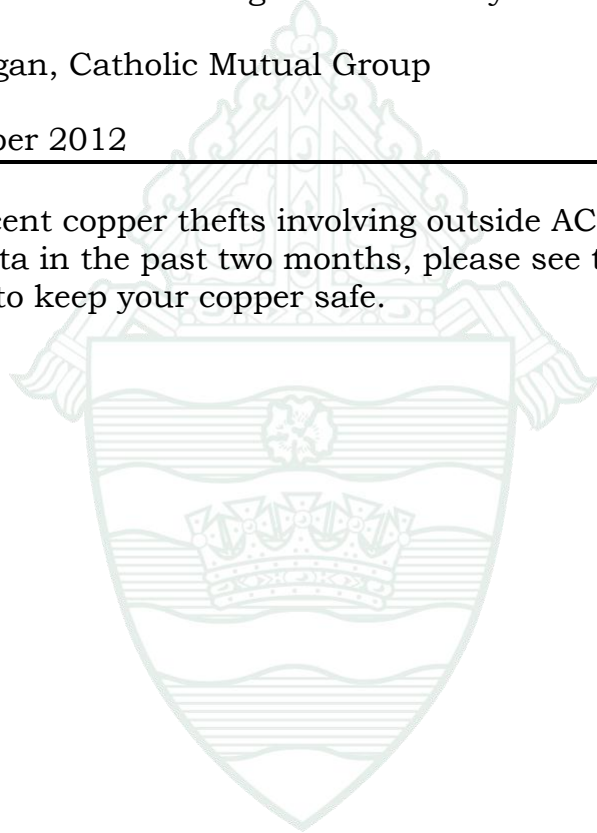


Memo

Date: September 10, 2012
To: Pastors, Business Managers and Facility Managers
From: Alex Hagan, Catholic Mutual Group
Re: September 2012

We have had two recent copper thefts involving outside AC units within the Archdiocese of Atlanta in the past two months, please see the attached newsletter for ideas to keep your copper safe.



Archdiocese of Atlanta

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September 2012

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Don't Become a Victim to Copper Theft



Soaring metal prices have led to a high demand for copper so thieves are stealing anything containing this metal – including air conditioning units, downspouts, and even railings. Catalytic converters, which contain platinum and other precious metals, are being taken from vehicles stored in parking lots.

Thieves have been taking anything containing copper in order to turn a quick profit. Air conditioning units, gutters, electrical wiring, pipes - are all prime targets of a copper thief. Even rooftop heating, ventilation, and air conditioning (HVAC) systems are being vandalized.

In Ohio, a church paid \$15,000 to replace two stolen air conditioners. In Florida, \$18,750 worth of bronze and brass pots disappeared from the graves of a local cemetery. Odds are that you, or someone you know, have been the victim of copper theft. The key is to make access to the copper more difficult and make detection more likely.

Here are some ideas to consider:

- * Place a cage or fence around air conditioning units.
- * Secure the electrical power shut-off switch or move the switch if it's located near the air conditioning units.
- * Enclose church property with a secure fence.
- * Remove ladders and other items offering easy access to rooftop HVAC units.
- * Replace copper downspouts or handrails with other materials.
- * Store vehicles inside locked garages or sheds.
- * Don't leave copper plumbing, gutters, or wiring on construction sites.

Improve Detection

- * Increase lighting around HVAC units and places where thieves might hide. At the very least, consider installing motion lights in these areas.
- * Install alarms on HVAC units. A sensor can be set to trigger an alarm if the power to the AC unit is disconnected or if the AC coolant level drops.
- * Use security cameras to monitor target areas. Some systems feature motion activation and can contact police if activity is detected.
- * Ask neighbors to keep an eye out for suspicious cars, people, or activity and encourage them to contact police if they notice unusual activity.

- * Have local police patrol your property regularly during evening and night hours.

Vacant/Unoccupied Buildings

If any buildings are vacant or temporarily unoccupied, it's important to protect them. Thieves are more likely to strike vacant buildings as they're less likely to get caught. Keep in mind to protect not only the building's air conditioner, but also any copper plumbing or valuables that may be inside.

- * Visit vacant/unoccupied buildings regularly to make sure they're secure.
- * Stagger your visits to make them unpredictable. (i.e. Don't visit every Friday at 10 a.m.)
- * Make vacant/unoccupied buildings look "lived in." Ensure the snow is shoveled, lawn is mowed, newspapers and mail are collected, lights are timed to go on/off, etc.
- * Ask neighbors and police to keep an eye out for unusual activity.
- * Keep fire and burglar alarm systems operational, so authorities are alerted to problems.

It's important to inform Catholic Mutual if any buildings listed on your policy are vacant or unoccupied. If a loss occurs after a building is vacant beyond a

period of 60 consecutive days, the loss may not be covered under your arch/diocesan insurance program. This makes protecting your investment even more significant, since you could bear a greater share of any loss.



If you have any questions regarding this information, please feel free to contact the Catholic Mutual Risk Management Department at 1-800-228-6108.

