

## Protecting Property

**How would your organisation cope if your building burnt down? Where would you operate from? How would you communicate to staff, students and parishioners?**

Catholic entities are as vulnerable as any other organisation to natural disasters like storm, bushfire, hail and flood as well as many man-made events like fire, theft and malicious damage. Aside from the physical effects of these potentially catastrophic events, there are a number of additional consequences that organisations need to consider.

Whilst damage to property and loss of assets are often the first issues that spring to mind, organisations may also need to consider secondary events like business interruption, the loss of sensitive information, the emotional impact on staff and the community and the requirement of additional resources following the event.

However, the news is not all bad. By implementing a diligent property maintenance and inspection process and business continuity planning, you can reduce the effects of minor and major property events and ensure your organisation is well placed to make a swift recovery.

This fact sheet will outline some of the ways in which Catholic organisations can implement a risk management approach to property protection in the interest of minimising risk exposures and reducing the impact of catastrophic events if and when they occur.

### Taking a risk management approach to property protection

Consult with key stakeholders to identify what property risks could affect your organisation such as loss of buildings, disruption to the business or loss of sensitive information.

Analyse the risks and determine the likelihood of them occurring and potential consequence. This will assist you in determining a risk ranking.

Once you have determined your risk ranking evaluate the risks and implement controls. For example:

Scenario	Risk	Risk Ranking
Candles left burning unsupervised in the chapel	Fire	High
Unsecured Wheelie bins	Arson	Medium-high

*Please consult AS/NZS ISO 31000:2009 Risk Management – Principles and Guidelines for detailed information on risk assessments*

### Risk controls

Some common property risk controls for Catholic organisations to consider implementing include but are not limited to:

- Allocate adequate resources to manage property risks for the organisation.
- Allocate the responsibility of property management to a nominated person.
- Ensure that responsibility for keys, assets and buildings is included as a component of position descriptions.
- Develop a building maintenance schedule including fixtures, fittings, plant and equipment.
- Ensure essential services are regularly maintained in accordance with Australian building codes and records are kept.
- Develop a system for the inspection of roads, paths, trees and sports reserves. Ensure trees and shrubs are regularly trimmed. Consult with your local council on the removal of any severely damaged trees.

- Develop and maintain a contractor management system that incorporates the following:
  - the design and implementation of systems of work that are safe
  - undertaking hazard identification and risk control activities
  - providing proper and safe equipment and substances, and
  - providing adequate instruction, training and supervision.
- Develop and maintain an asset register.
- Develop a business continuity plan to enable the organisation to continue operating in the event of a crisis.
- Develop a fire safety plan and procedures and provide training in the use of fire equipment to nominated staff.
- Develop a formalised procedure for regular proactive inspections to identify property risks such as fire, arson, flood and burglary/theft.
- Develop a key register for sign in/out of keys. Store spare keys in a locked cabinet or safe.
- Ensure plant and equipment testing and tagging is current.
- Never leave burning candles unattended.
- Keep flammables and combustibles to a minimum and store in accordance with the manufacturer's recommendations.
- Secure areas beneath buildings and remove combustible materials from these areas.
- Secure wheelie bins after hours.
- Ensure artefacts are stored, secured appropriately and photographed.
- Ensure doors, windows, locks and gates are operating effectively.

- Encourage the authorised use of the organisation's facilities after hours to increase surveillance of the property.
- Ensure cash and portable items (e.g. laptops) are stored securely and kept out of sight after hours.
- Make sure gutters are free from debris.

### Monitoring and review

Following the implementation of risk controls, monitor and review the risks to see if the controls are adequate.

### Further Information/Resources

#### Building Codes of Australia

[www.abcb.gov.au](http://www.abcb.gov.au)

#### Bureau of Meteorology National Warning Summary

[www.bom.gov.au/weather/warnings.shtml](http://www.bom.gov.au/weather/warnings.shtml)

#### Your Local Police Crime Prevention Officer

### Standards and Regulations

HB 221:2004 Business Continuity Management

HB 292:2006 A practitioners guide to business continuity management

AS/NZS 5050:2010 Business continuity: managing disruption – related risks

AS/NZS ISO 31000:2009 Risk Management Principles and Guidelines

Please phone Catholic Church Insurances' Risk Management helpdesk for further information or to obtain a copy of our proactive property inspection checklist on 1300 660 827.

To discuss your insurance options in relation to business interruption and property, please contact your Account Executive on 1800 011 028.

**For assistance with risk management please call  
the Risk Management Helpdesk on**

**1300 660 827**

**[www.ccinsurances.com.au](http://www.ccinsurances.com.au)**

**Disclaimer:** This Fact Sheet is provided to Catholic Church Insurances Limited clients for informational purposes only and should not be used or considered as a comprehensive coverage of the topic discussed. As this information is of a general nature you should consider obtaining professional advice to ensure that your own circumstances are properly considered.

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