



Commercial Property - Equipment and Tool Theft

Theft of tools and equipment is a constant threat to contractors. That's the problem with unsecured jobsites, where tools, materials and equipment disappear at the most inconvenient times. Even with insurance, deductibles run hundreds if not thousands of dollars, not to mention the costs associated with job site delays. But you can take steps to make theft less likely by making your property and job site less appealing to thieves.

Before Equipment and Tools Even Reach the Job Site

- Take an accurate inventory of all your tools and equipment. It's important to have a clear list of what's missing and where it was before it was taken
- Mark your equipment with easily visible markings (large names, numbers, colors)
- Metal stamp less visible ID numbers on the equipment. Local law enforcement may be able to provide you with a special Owner Applied Number (OAN) that is a numbering system composed of ten characters, identifying state, county and owner

- Install a theft alert system, a special kill-switch or other anti-theft device. Including GPS tracking for your tools and equipment
- Put an ID label on all power and hand tools

Once you are on the Job Site

- Remove all keys from equipment
- Consider steps to better protect each individual piece of equipment, by using wheel locks, shut-off systems, battery switches, ignition locks and other hidden deactivation devices. Whenever a given piece of machinery won't be in use, consider removing its circuit breakers and fuses
- Don't leave loose tools in view and remove as many as possible daily
- Lock your tools up in a secure cabinet. Many options are available for job box storage
- Secure the job site at the end of the day. Fence, gate or block the area to discourage entry. Lock all trailers. Arrange equipment in a circle or other pattern to make attempted theft difficult. Chain equipment together
- Utilize trailer wheel locks and hitch locks when leaving your job trailer on site

- Post signs warning of security and surveillance
- Job site during nighttime should be kept well-lit when possible. Utilize motion detectors that will shed light when unwanted persons access the job site

**Remember – don't be an easy mark for thieves.
Make your equipment and job site a difficult target.**



RISK SERVICES DEPARTMENT

Risk.Services@AmericanNational.com

518.431.5098

www.AmericanNational.com

The information contained in this handout has been obtained from sources believed to be reliable. The information is general in nature and may not apply to all circumstances. American National, its affiliates, agents and employees do not guarantee the accuracy or completeness of the information provided and assume no liability, expressed or implied, in connection therewith. Further, the information is not intended to constitute legal advice and should not be relied upon in lieu of consultation with an appropriate legal advisor.

Products and services may not be available in all states. Terms, conditions and eligibility requirements will apply. Property and casualty products and services may be underwritten by American National Property And Casualty Company or American National General Insurance Company, both of Springfield, Missouri. 19-042-54-302421-0624