

Loss Prevention Standards – Asset Classes

# Tool Theft from Vehicles

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Securing vehicles and tools, to protect against theft.



# Tool Theft from Vehicles

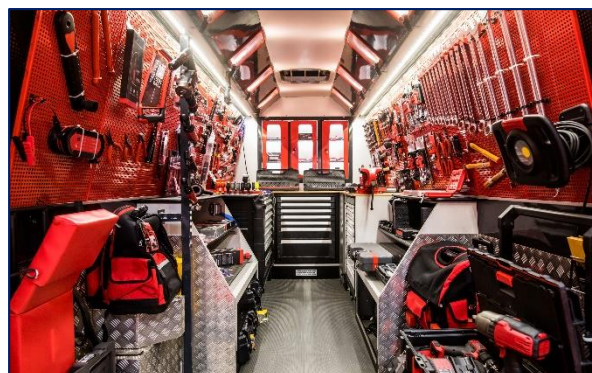


## Introduction

Tool thefts from vehicles continues to be a significant issue in the UK. The Federation of Master Builders\*\* report that 83% of all UK builders have had tools stolen in the last 10-years, with 37% of those incidents involving theft of tools from vehicles.

Another report, Tradespeople Against Tooltheft\*\* indicates:

- 78% of Tradespeople have had their tools stolen.
- 38.5% of Tradespeople have had their tools stolen from a van outside of their home.
- Only 1% of Tradespeople fully recovered their stolen tools.



With this level of crime, it is important that an organisation does all it can to reduce the likelihood and severity of such incidents and have a joined-up risk managed approach to security of their vehicles and for the tools therein. As a result, there are a number of precautions that can be taken to help deter, prevent and limit theft from vehicles. Such measures help minimise any uninsured losses or costs, the time lost from replacing any stolen tools, any damage to client relationships or **a business'** reputation where appointments or commitments cannot be kept and finally the impact to future insurance programmes.

Within this document the security of the vehicle, vehicle keys, security of tools within the vehicle and how to protect the tools from theft by marking them both overtly and covertly, to provide the best chance of recovery in the event of loss, will be presented or referenced.

\*From 26/10/21 - <https://www.fmb.org.uk/resource/tool-theft-claims-what-you-need-to-know.html>

\*\* [Tradespeople Against Tool Theft Whitepaper - On The Tools](#)

Further details on vehicle crime can be found from: [Search - Office for National Statistics \(ons.gov.uk\)](#)

## General Vehicle Security

For additional guidance on vehicle security, please see Aviva's Loss Prevention Standard [Vehicle Security - Loss Prevention Standards](#)

In addition to this, and particularly for vans, they should be fitted with bulkhead grilles or solid bulkheads, as this will help prevent entry into rear of vehicle if the front of the vehicle is accessed. Separately, they will also help prevent loads moving towards the driver in the event of an impact event.

## Tool Storage in Vehicles

Ideally, tools should spend as little time in vehicles as possible and instead be stored on a secure site or in well-secured or occupied buildings overnight. However, this is not always practical, due to the quantity and sometimes size of the equipment. The reality is that tools will commonly spend periods in vehicles both during the day and sometimes overnight.

It is important that the insurance cover purchased, and any restrictions or conditions associated with this, are fully understood and complied with.

## LOSS PREVENTION STANDARDS

## Tool Security & Tool Vaults

Physical protections for tool storage should include the use of security accredited tool vaults with appropriate certification, such as '[Sold Secure](#)'. Preferably these should be fixed to immovable elements of the vehicle (e.g., the floor or solid bulkhead) to prevent easy removal.

Tool vaults should preferably be:

- ✓ 2-3mm steel sheet construction. AND
- ✓ With shielded padlocks or mortice deadlocks to secure them. OR
- ✓ Be secured with good quality anti-pick, anti-drill and anti-rust locks protected by hardened steel plates within the body of the box.

As indicated before, leaving tools in a vehicle (especially overnight and weekends) should be avoided where at all possible. If this is not possible, then all tools should be placed within a tool vault whenever the vehicle is unattended.

When coupled with an operational vehicle alarm, in an urbanised area with good lighting, this will severely impact the time any thief has to attack the vault and reduce the chance of theft of tools.

## Asset Recording, Photographs & Marking of Tools

Many power tools and similar, will have a serial number. As result, it is important to keep an up-to-date record of all tools and equipment:

- ✓ Type of tool/equipment.
- ✓ Make and model of the tool/equipment.
- ✓ Serial number.

It is also important to support this with accurate photographs of tools. Photographic evidence can be beneficial, as they can support the recorded log and show unique markings. However, tools used in harsher environments may need regular updates to photos, as features can change over time.

Tools can also be marked by chemical etching or with special tamper proof labels which can identify the owner, a phone number or postcode to allow contact to be made if recovered. These severely reduce the second-hand value and therefore decreases their theft attractiveness. Such measures make it very difficult to sell-on if the original owner is not available to confirm the legitimate sale of the goods.

Forensic marking liquids with unique DNA codes can also be used to identify recovered stolen tools. It can also help to prevent loss, as displayed forensic marking signs do act as a deterrent\*\*. **Once marked, the individual 'marking code' can be registered with the Police, so any recovered items can be linked back to the owner very quickly.**

[Selectamark](#) can provide such services and are an Aviva Specialist Partner.

Police approved online asset registers can be used to record details of tools/equipment along with photos (see [www.secureassetregister.com](http://www.secureassetregister.com)) and can be used with a mobile app to update details periodically.

\*\*In studies completed by Perpetuity Research & Consultancy International Ltd, (<https://perpetuityresearch.com/>) of convicted offenders, the majority indicated they would change their plans to commit a crime, if the use of forensic marking materials were displayed. This is because most criminals are barely caught in the act of stealing, but the forensic marking links the person to the crime. The provision of forensic marking impacts the ability to handle and sell on any stolen goods and it also implicates those people involved with its traceability if recovered.

## Checklist

A generic Monthly Vehicle Security Checklist is presented in Appendix 1 which can be tailored to your own organisation.

## Specialist Partner Solutions

Aviva Risk Management Solutions can offer access to a wide range of risk management products and services at preferential rates via our network of Specialist Partners.

For more information please visit:

- [Aviva Risk Management Solutions – Specialist Partners](#)
- Selectamark PLC ([www.selectamark.co.uk](http://www.selectamark.co.uk))

## Additional Information

To find out more, please visit [Aviva Risk Management Solutions](#) or speak to one of our advisors.

- [Vehicle Security - Loss Prevention Standards](#)

Email us at [riskadvice@aviva.com](mailto:riskadvice@aviva.com) or call 0345 366 6666\*

\*The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

# Appendix 1

## Tool Theft From Vehicle Checklist



Location	
Date	
Completed by (name and signature)	

	Vehicle Security	Y/N	Comments
1.	Is the vehicle alarm and vehicle immobiliser operational?		
2.	Are all vehicle locks operational and working correctly?		
3.	If provided, are any after-market devices such as steering locks, clamps etc. present and operational? <ul style="list-style-type: none"> <li>Are these always used?</li> </ul>		
4.	Is the vehicle bulkhead fitted with a secure grille or solid bulkhead? <ul style="list-style-type: none"> <li>Are there any signs of damage to the fixings?</li> </ul>		
5.	Is there a vehicle key management policy? <ul style="list-style-type: none"> <li>Are employees trained to understand this?</li> </ul>		

	Driver Awareness	Y/N	Comments
6.	Has the driver had training relating to the vehicle security and any other security features (including the key management)?		
7.	Has driver been issued with a handbook which includes driver and vehicle/key safety advice?		
8.	Is there a process in place for drivers/employees to notify management if there are any signs of vehicle or tool security damage or tampering?		

## LOSS PREVENTION STANDARDS

9.	<p>Are drivers trained to:</p> <ul style="list-style-type: none"> <li>• Drive with the vehicle doors locked when in use?</li> <li>• Lock doors when parked? Even temporarily?</li> <li>• Never leave the vehicle keys in an unoccupied vehicle?</li> <li>• Park in well-lit areas?</li> <li>• Park with rear or side doors against walls or immovable objects?</li> </ul>		
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	Tool Register & Marking	Y/N	Comments
10.	<p>Are all tools with make, model and serial number recorded in an equipment register?</p> <ul style="list-style-type: none"> <li>• Have photographs been taken?</li> </ul> <p>Does this include new tools when they are purchased?</p>		
11.	<p>Have all tools been marked with an appropriate forensic DNA type marking system – this includes any new tools and/or replacement tools?</p> <p>Is the use of such a system evident with stickers or signage visible in the vehicle and/or at the company premises?</p>		
12.	<p>Are all tools registered online with the database maintained up to date as required?</p>		

	Tool Physical Security	Y/N	Comments
13.	<p>Are Tool Vaults or Tool Chests installed in vehicles?</p> <ul style="list-style-type: none"> <li>• Are these capable of being secured correctly with no signs of damage?</li> </ul>		
14.	<p>Is the Tool Vault or Tool Chest of sufficient capacity/size to store all theft attractive items?</p>		

Additional comments:

## Please Note

This document contains general information and guidance only and may be superseded and/or subject to amendment without further notice. Aviva has no liability to any third parties arising out of ARMS' communications whatsoever (including Loss Prevention Standards), and nor shall any third party rely on them. Other than liability which cannot be excluded by law, Aviva shall not be liable to any person for any indirect, special, consequential or other losses or damages of whatsoever kind arising out of access to, or use of, or reliance on anything contained in ARMS' communications. The document may not cover every risk, exposure or hazard that may arise and Aviva recommend that you obtain specific advice relevant to the circumstances.

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## LOSS PREVENTION STANDARDS