

Are you protected from theft on your construction jobsites?

Having an insurance policy that provides complete protection for your equipment is vital for all contractors. As the number of claims for theft of construction equipment continues to grow, all contractors should take preventative measures from the start.

Thieves aren't just stealing tools; they're also stealing skid steers and excavators! The older models are more attractive to thieves because they're less likely to have GPS tracking systems. Protecting your tools and equipment from theft can also help protect them from vandalism. So whether you operate new or old equipment, whether you're a large contractor or small mom-and-pop-type business, jobsite protection should be important to you.



Here are some questions to ask yourself:

1. Do you have a policy regarding tool use?

- Keeping track of your equipment is essential. Implement a policy for proper use and storage of all equipment. Do you allow employees to borrow equipment for side jobs? Make sure all employees and subcontractors know what you allow and what you don't allow. Enforcement of such a policy is crucial to protecting your equipment.

2. Do you properly secure your jobsites?

- A fenced jobsite is ideal but not always feasible, nor 100% protected.
- Dusk-to-dawn lighting and security cameras, whether working or not, have proven to be a deterrent for theft and vandalism.
- When working in rural areas, it's beneficial to notify the local police department who may be able to provide security checks and extra patrol.
- Ensure all tools and materials are locked up within enclosed cargo trailers or storage boxes. Padlocks are easily cut through so using heavy gauge material and tamper-resistant locks should be a priority.
- Perform routine inventory checks of tools, equipment, and material. Having a system of tool identification, such as identification numbers, is a best management practice. Radio-frequency identification (RFID) is also an effective method of identifying tools and equipment.



3. Do you properly secure your large equipment?

- Always remove keys. Equipment may also be disabled by removing batteries and/or wheels and using equipment control locks.

NOTE: Did you know equipment manufacturers often use the same ignition key for an entire product line? The benefit to contractors is the ability to operate multiple pieces of equipment with the same key, however, this also makes it easier to steal equipment. To eliminate this exposure, replace your ignition with a keyless, PIN system.

- Lock gas caps and intake oil caps to prevent damage from vandalism.
- Park equipment to reduce ease of access, such as blocking access to the entry points of jobsite trailers.



- Use GPS tracking and geo-fencing systems to track equipment. These systems alert managers and owners with a text or email when equipment is moved or even started.

If you need additional information on jobsite security, please contact your West Bend Mutual Insurance loss control representative. Many more loss control resources are also available at www.thesilverlining.com.

