It’s 10:00 P.M....

Do You Know Where Your Business Vehicles Are?

Crime is increasing all across the country. Wall and ceiling contractor business are especially susceptible to costly thefts because their vehicles and equipment are valuable and often poorly protected.

Thefts may result in complete loss of a vehicle plus contents, or partial loss (stripped or wrecked vehicle, or theft of materials). Potential losses can range from $40,000 to $200,000 for a vehicle plus equipment. Even when a vehicle is recovered, your business has lost its use, often for several weeks or more.

You may have a false sense of security during daylight hours. Yet vehicle theft during business hours, in broad daylight, is just as big a problem.

Vehicles and equipment are vulnerable: in your garage, building or yard; at job sites; in employees’ home driveways; on streets and lots near gas stations and vehicle service garages; and in lots during employees’ coffee breaks.

Vehicle Security Controls

Security controls can be a strong deterrent to the vehicle thief. Just as you prepare for any job, you must plan anti-theft measures. Identify vulnerable areas and outline effective ways to eliminate exposures. Adequate vehicle security systems should include these basics:

1. Control vehicle keys. The person assigned to the vehicle should have one set of keys plus a spare. A third set should be kept in a secure place on your premises.

2. Lock vehicle when not in use. Don’t leave keys in the ignition even for a minute. This only invites theft. Don’t “hide” keys in the ashtray, on the visor or on the floor.

3. Store vehicles in a well-protected area. Never allow a vehicle to be left on streets or alleys or at a job site after business hours, especially with the keys inside. A fenced lot is ideal. Use a gate lock made of case-hardened metal. Provide only one entrance/exit and, if possible, have someone control it. Where there is high theft risk or for larger companies, consider a watchman or a security force plus a sophisticated alarm system.

4. Train employees to be alert for suspicious persons. Ask employees to notify the supervisor or manager immediately if they see any suspicious persons wandering around the yard or job site. They should ask the browser why he’s there. Most thieves will “case” the area before they attempt to steal a vehicle.

5. Protect your vehicles off premises as you would on your lot. Don’t leave tools, equipment or supplies in open cars or trucks. Keep them out of sight in a locked, closed vehicle. Make sure vehicles not in use are locked and keys removed. Provide ample lighting. Alert police to the presence of the vehicles parked or stored overnight.

6. Post signs such as “Area Patrolled By Security Guards” or “Security Guards on Duty” to discourage thieves.

7. Utilize anti-theft devices. Such devices include fuel cut-off devices, hidden ignition cut-out switches and alarm systems.

These seven points are some basic, reasonable precautions you can take to discourage vehicle theft and protect your valuable equipment.

For more information on vehicle theft, or on AWCI’s property-casualty business insurance program, contact the CAM Loss Control Account Manager, CNA Insurance Companies, CNA Plaza, 36 South, Chicago, IL 60685.

CNA is a multiline organization which has been in business almost 100 years. An industry leader, the CNA Insurance Companies together make up one of the 10 largest insurance organizations in the industry.

The CNA Insurance Companies underwriting the AWCI-endorsed property casualty business insurance program vary according to coverages. These companies include: American Casualty Company of Reading, PA; Continental Casualty Company; National Fire Insurance Company of Hartford; Transcontinental Insurance Company; Transportation Insurance Company; and Valley Forge Insurance Company.