



FIELD EQUIPMENT THEFT AND DAMAGE PREVENTION

“YOU’RE NOT GOING TO BELIEVE WHAT JUST HAPPENED...”

That was the opening line when a California insured called last year to report that his field equipment was damaged by a bicyclist, only to find out later that the claim would cost over \$45,000!

DON’T LET THE LOSS OF EQUIPMENT COST YOU

Many of our insureds—particularly, but not exclusively, surveyors and civil engineers—own or lease expensive field equipment. But the loss of even standard equipment—total stations, tripods, rods, theodolites and the like—can dwarf the cost paid to insure it. Total losses could even make finding insurance in the future more challenging, particularly if the loss appears to be caused by carelessness or neglect.

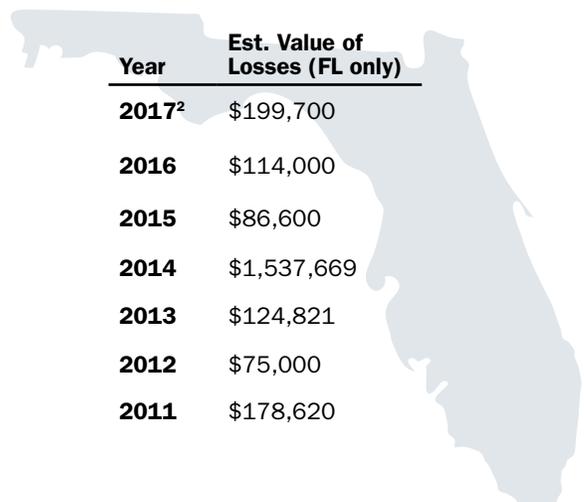
BE AWARE OF THE RISK

Field equipment, particularly equipment that is stored outdoors, creates an attractive target for thieves and vandals. This equipment needs to be monitored and secured to prevent loss. As a service to our policyholders, RLI offers tools to:

- Review common causes of loss;
- Provide suggestions for protecting valuable equipment;
- Train your staff on caring for and monitoring equipment.

EQUIPMENT LOSS IS A SERIOUS PROBLEM

RLI has seen the loss of field equipment in many states. The National Crime Information Center captured data on 11,625 equipment thefts in 2014.¹ Looking at their data, along with RLI’s, we see that few regions are avoiding this risk. The problems in Florida have been extensive enough that the state tracks surveyor equipment theft. The majority of those claims have occurred in Dade (Miami) and Broward (Ft. Lauderdale) Counties. Florida’s theft data for the past seven years shows the following:

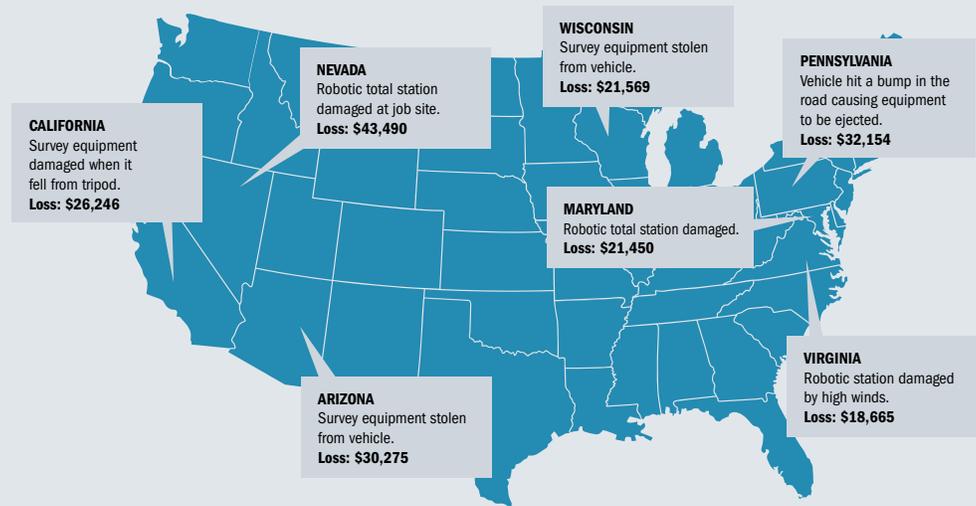


1. National Equipment Register (NER) and National Insurance Crime Bureau (NICB) 2014 Equipment Theft Report.

2. Values from January - May.

TYPES OF LOSSES ▶

Theft of field equipment is by far the leading cause of loss for our insureds, including theft from vehicles or trailers. However, other common causes of loss include damage caused by vehicles, bicycles, wind and human error (e.g., dropping or knocking over the equipment). This map illustrates details from some actual claims.



PROTECTING EQUIPMENT AND AVOIDING LOSS

Techniques to guard against loss range from simple to sophisticated:

Tips for Equipment in Vehicles

- Lock equipment in vehicles or, if using a flatbed or pickup truck, in boxes or under covers. Covers can be customized for better security.
- Install wire screens in vans between passenger and cargo areas.
- Add heavy-duty locks to rear and side doors.
- Use safety rings or holes in cases to fasten equipment down.
- Carefully evaluate locks and latches.

Tips for On-Site Equipment

- Secure on-site equipment with chains or cables.
- If possible, add fencing and “No Trespassing” signs to sites where equipment is stored.
- Consider surveillance cameras or watchmen for equipment left on-site overnight.
- Maintain complete and accurate equipment lists, including make, model, serial number and color.
- Label owned equipment permanently with company name, phone number and registration number (if applicable).

Advanced Tips

- Install GPS tracking devices on equipment.
- Add Personal Identification Numbers (PINs) or passwords that are required to activate equipment.
- Purchase equipment with separate control units. An instrument without the control may have limited or no value.
- Create radio or cell phone links between robotic field equipment and the controller so one part doesn’t function without the other.
- Where possible, request an authorization file to set up operational work areas for a receiver. When enabled, equipment doesn’t function if transported outside the operational area until a new authorization file is loaded.
- Use the National Equipment Register (the link is found under Additional Resources) or manufacturer’s registration and database systems.
- Theft prevention is the primary goal, but recovery of stolen equipment is secondary. Talk to equipment representatives about incorporating new security and tracking features as well as retrofitting older equipment.

Additional Resources

- For additional information, consult the **National Equipment Register**: <http://www.ner.net>