

Defense against theft

PROTECT YOURSELF FROM THIEVES WITH SOME PRECAUTIONARY STEPS AND THE RIGHT COVERAGE.

TODAY'S THIEVES SEEM to be getting bolder. They have been known to cut right through the trailer to steal what they want. Some might even take the whole truck.

While no precautions are 100% foolproof, there are ways to protect your business against theft. And because you can't prevent everything, it's important to be covered by insurance.

Zachery Bruce, loss control manager with Hortica Insurance & Employee Benefits, says being prepared will decrease your risk of becoming a victim.

"A lot of the equipment that we see reported stolen are smaller pieces of equipment like weed eaters or backpack blowers or attachments," Bruce says. "It's the type of stuff that someone can just pick up off the back of the truck and walk away with. Just taking the extra few seconds to lock it down makes you less of a target, because a thief might decide to move on to the landscape company down the road whose (employees) didn't lock down their equipment."

Much of it is common sense. Don't leave keys in the truck, close everything up, and lock everything down. But with crews on tight schedules, basic steps often are forgotten.

Bruce says that even just a few extra seconds spent on securing locks may help prevent theft.

Larger equipment may be more difficult to steal, but it's hardly exempt. In fact, skid steers and zero-turn mowers are commonly stolen, thanks to their high resale value. To protect your equipment, older equipment that still operates by key needs to be re-keyed if it hasn't already, Bruce says. "The keys are universal, so that makes those items easier to steal," he explains.

You can also take advantage of the latest technology. GPS tracking units could help you locate a piece of stolen equipment. And according to Bruce, they cost about \$400 and don't have a monthly service fee unless you activate them. "On a brand new skid steer, this is a small amount of money to spend to further increase your chances of finding it in the event it is stolen," he says.

Also put some thought into where you store equipment overnight. Don't store it in highly visible areas, says Bruce, who has done many property walk-throughs of his landscape clients' headquarters. "In some cases motion lighting, fences and even security systems are warranted," Bruce adds. "There are also a number of specialty locks on the market."

Bruce says it's also critical to have good records of your equipment and know all of your serial numbers. Painting the company logo or other distinguishable markings on the equipment make it easily identifiable and therefore less of a target. Taking pictures of your equipment can also help. The more information you can supply law enforcement, the better. Bruce also suggests registering equipment with the National Equipment Register (NER.net). The NER manages a database of equipment theft and ownership, helping make recovery more likely.

If equipment is stolen, file a police report first and foremost, Bruce says. And secondly, call your insurance company. Hortica will require several key items in order for you to file your claim, Bruce says.

"Be prepared to provide purchase invoices for the stolen items or a quote from your supplier to replace the equipment," he says. "A copy of the police report will be required for the claim file. If your insurance company orders a copy by mail, it may take several weeks before the report is received and a payment may be issued. If you are contacted by the police regarding recovery of any stolen items, you should notify your insurance company immediately."

Casey Payton is a freelance writer who has covered the landscape industry for seven years.



QUICK STEPS FOR PREVENTION

Zachery Bruce, loss control manager with Hortica Insurance & Employee Benefits, offers the following 5 Simple Steps you can take to make your business less of a target for theft.

- 1 Visibility.** Keep hedges and shrubs well-trimmed so they're not creating opportunities for someone to sneak onto your property.
- 2 Fence it in.** A security fence is a huge deterrent. Most thieves are looking for the easiest entry possible.
- 3 Think big.** Big-ticket items such as mowers get thieves the most cash, fast. Install anti-theft devices such as fuel cut-offs, alarms and locks.
- 4 Think small.** Plants, pots, and even mulch may be small items, but they're also easy to steal. Lock up as much as you can at night or make items hard to pick up and load quickly by putting bricks on top of them.

- 5 Use technology.** There are so many options today — use security cameras, lighting controlled by smart phones, and even RFID technology to track stolen items.