

Theft Prevention Tips

A complete risk management guide is available at www.NERusa.com. Tips include:

Equipment Security

- Customize equipment with unique paint colors, add decals or company ID codes painted in large characters
- Register your equipment with a national registry, such as **NER**, and apply warning decals; record any and all numbers on the unit from actual plates/decals, including engine numbers
- Position larger pieces of equipment in a circular, wagon-train pattern, with generators, compressors and other small items inside the ring

Site Security

- Using chain link fencing allows thieves to be visible from outside the property/site
- Place lights along the perimeter of the property/site and direct in at the worksite
- Maintain a list of employees authorized to handle equipment and site keys. Maintain a log of who has signed out particular keys to equipment or a worksite

Management Considerations

- Join your local trade association and implement any Recommended security measures
- Make your security policy part of your business plan, and link it to incentives for employees. Be open to suggestions from onsite field employees and be familiar with potential problems
- Work with the local law enforcement prior to a theft. Advise them of any expected off-hour activity at your site, and request they make drive-by checks of your site after hours and on weekends

Our policy is performance.™

The Hanover is a leading super-regional property and casualty insurance company dedicated to achieving world-class performance. Our commitment is to deliver the products, services, and technology of the best national companies with the responsiveness, market focus and local decision-making of the best regional companies. This powerful combination has been a proven success since our founding in 1852, and is backed by our financial strength rating of "Excellent" from A.M. Best Company.



The Hanover Insurance Company

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This document offers a brief description of coverages and programs. Actual coverages may vary by state. Options and credits are not available in all states. For exact terms, conditions, exclusions and limitations of coverages, please refer to your policy or contact the branch office nearest you.

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Safeguard Your Heavy Equipment

Get Protection that Extends Beyond the Worksite



Our policy is performance.™



It is estimated that nearly one billion dollars worth of equipment is stolen each year in the United States.

Insurance dollars help to replace expensive heavy construction equipment, but the total impact a theft has on your businesses' productivity and profit—from short-notice rentals and insurance deductibles to wages paid during downtime and project delays or overruns—is significant.

Thieves find heavy equipment to be an attractive target. Why? It's expensive, in high demand, and usually located in remote and often poorly secured worksites.

Measures taken to properly secure equipment and worksites are useful tools against equipment theft, but they don't help after a piece of equipment is stolen and, according to some industry studies seldom recovered. Industry studies reveal only 10% of stolen equipment is recovered.

Protection Extending Beyond the Worksite

The Hanover and the **National Equipment Register (NER)** have joined forces to help The Hanover's Marine policyholders get more extensive protection for their valuable construction equipment that goes beyond the worksite.

NER helps recover stolen equipment by:

- Creating a national database equipment, ownerships and thefts;
- Employing specialists who coordinate the efforts of equipment owners, the insurance industry, and law enforcement officers. Therefore, making life riskier for equipment thieves.



NER Services

Register Your Equipment with NER

Increase your chances of having your stolen equipment recovered by registering with **NER**. Here are some of the services you'll receive:

1. Equipment Registration

To deter theft and increase the chances of recovery of a stolen unit, **NER** offers **HELPTech™ (Heavy Equipment Loss Prevention Technology)**, which provides owners with secure and confidential online registration of equipment, prior to theft.

Equipment owners can record component and owner-applied numbers, proving ownership and giving law enforcement officers an added identification tool.



2. Deterrent Decal



NER provides a high quality 4" by 5" decal for each registered item, so equipment owners can demonstrate to potential thieves that the item is registered on a database of stolen equipment, which is searched by both law enforcement officers and used-equipment buyers.

3. Inventory Management

Equipment owners get secure (password-protected) and searchable access to their registered items. They can access a detailed, up-to-date, and cost-effective online inventory management system.

4. Fleet Services

Equipment owners can securely and confidentially register their entire fleet with **NER**. Smaller fleets may register equipment online; larger fleets can upload electronic inventories.

5. Equipment Recovery

In addition to filing a claim with The Hanover, equipment owners can notify **NER** of a theft. A full loss report will be added to the **NER** database, ensuring the speed and accuracy of the loss report. Through a 24-hour police assistance hotline, targeted theft alerts, every effort to increase the chances of identifying and recovering stolen equipment will be made.

6. Used Equipment Searches

To reduce the risk of title disputes and the liability involved in unknowingly purchasing stolen property, **NER** allows approved purchasers of used equipment to check items against the **NER** database to ensure that the item they intend to purchase has not been reported to **NER** as stolen.

Deductible Waiver—\$10,000*

If equipment is registered with **NER** prior to a loss and not recovered within 60 days, The Hanover will waive your deductible up to \$10,000.

* Certain restrictions may apply.

Privacy is a Top Priority

NER has developed technology and procedures to ensure the highest level of data security.

For More Information

To learn more about this valuable program, call **NER** today at 212-297-1805 or visit them online at www.NERusa.com

