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THE INSURANCE GUIDE

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Theft on the Rise: Protecting Mobile Equipment

By **SANDRA REITAN**

Pest management professionals (PMPs) rely heavily on their mobile equipment. From heating equipment, power sprayers and foamers, to backpack sprayers and truck-mounted sprayers, this equipment is not only essential to your job, but also costly to replace.



That's why it's alarming to learn that more and more PMPs are reporting that this valuable mobile equipment is being stolen from vehicles, trailers, sheds and other storage facilities. When thieves strike, it is, of course, expensive to replace these specialized tools — but you also can be left in a difficult position as you gather the right tools for a new job. It is a huge waste of time and productivity.

Whether you're at your office or in the field, you can take several steps to protect your mobile equipment. First, be sure to lock your vehicles, trailers and sheds. This simple step can eliminate a surprising number of thefts. Second, fence in storage facilities and install security equipment like cameras and motion sensor flood lights.

Preventive steps

While these security measures can deter thieves in many instances, there is always a chance you'll lose equipment to a determined criminal. It's important to be prepared. Label tools and equipment whenever you can and keep meticulous records of all equipment, recording product serial numbers or other identifiers.

Of course, it's also crucial to have the right insurance to cover the expense of lost or stolen equipment. This type of coverage is in an inland marine coverage policy. Don't be confused by the name. Unlike *marine* insurance, which covers products transported over water, *inland marine* insurance covers products, materials and equipment transported over land. It covers the expense of your lost and stolen mobile equipment.

For more on this specialized insurance, visit PCopro on the web at Brownyard.com

Sandra Reitan is an Underwriter at the Brownyard Group, the leading insurance program administrator behind PCopro, specialized insurance coverage for pest control operators. She can be reached at sreitan@brownyard.com.

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