RISK CONTROL BULLETIN

Preventing Commercial Truck Thefts

FCCI strongly recommends that you review your vehicle and equipment security process to prevent commercial truck theft.

According to police, vehicle thefts typically occur over the weekend, which gives the thief or thieves 24 to 48 hours before the vehicle is discovered missing. Recently, we have seen an increase in thefts occurring on Monday night into Tuesday and Wednesday into Thursday.

Police also report that the vehicle thefts have been targeted to specific models:

- Newer model dump trucks
- Roll-off trucks
- Heavy hauling trucks
- Semi tractor-trailers

Any medium to heavy hauling truck could potentially be at risk.

Steps to Prevent Theft

Our approach to theft prevention is the “layered approach.” Below are some other specific measures you can take to prevent vehicle theft:

- Park vehicles in well-lit, fenced areas. Maintain the integrity of the fencing by removing overgrown plants. (Some thieves stole trucks behind locked fences by simply cutting the chain.)
- Develop a key control program to prevent employees who are not authorized from having access to keys. Require keys to be placed in a lock box when the vehicle is not in use. Be sure you know where all spare keys are and never leave the keys in the vehicle, even if you have them hidden. Given time, a professional thief will find the key.
- Install anti-theft devices, such as: audible alarms, door-locking systems, and immobilizers (brake locks, fuel locks, drive train locks, starter locks, and ignition locks). These devices are typically provided by aftermarket companies, so check with local parts suppliers of the manufacturer of the truck for their supplier.
- Use tracking systems, such as GPS equipment, to monitor the vehicle’s location. Make sure the tracking system includes alerts for vehicle movement outside of certain areas or during specific times.
- Develop a relationship with your local law enforcement agencies and let them know where and when your vehicles typically operate, where they are parked, and whom to call if they suspect any problems. Some communities have specific law enforcement programs to help prevent theft and vandalism, as well as decal identification on trucks.

If you have any questions, please contact your local FCCI Loss Control Representative, or call (800) 226-3224.

The “Layered Approach” to Protection

Professional thieves can steal any car, but make them work for yours. To prevent thefts, the National Insurance Crime Bureau (NICB) recommends “Layered Protection.” The more layers of protection on your vehicle, the more difficult it is to steal.

The number of layers your vehicle needs varies depending on your vehicle and geographic location. Your budget and personal preferences should determine which anti-theft device is best for you.

Layer #1 – Common Sense

An unlocked vehicle with a key in the ignition is an open invitation to any thief, regardless of which anti-theft device you use. The common sense approach to protection is the simplest and most cost-effective way to thwart would-be thieves. Secure your vehicle even if parking for brief periods. You should always:

- Remove your keys from the ignition
- Lock your doors /close your windows
- Park in a well-lit area

Layer #2 – Warning Device

The second layer of protection is a visible or audible device which alerts thieves that your vehicle is protected. Popular second layer devices include:

- Audible alarms
- Steering column collars
- Steering wheel/Brake pedal lock
- Brake locks
- Wheel locks
- Tire locks/Tire deflators
- Theft deterrent decals
- Identification markers in or on vehicle
- Window etching
- Laminated glass

Layer #3 – Immobilizing Device

The third layer of protection is a device which prevents thieves from bypassing your ignition and hot-wiring the vehicle. Some electronic devices have computer chips in ignition keys. Other devices inhibit the flow of electricity or fuel to the engine until a hidden switch or button is activated.

Popular third layer devices include:

- Smart keys
- Fuse cut-offs
- Kill switches
- Starter, ignition, and fuel disablers

Layer # 4 – Tracking Device

The final layer of protection is a tracking device, which emits a signal to a police or monitoring station when the vehicle is reported stolen. Tracking devices are very effective in helping authorities recover stolen vehicles.

Passive and Active Anti-Theft Systems

There are two options available when considering an anti-theft system. Passive devices automatically arm themselves when the vehicle is turned off, the ignition key removed, or a door is shut. No additional action is required. Active devices require some independent physical action before they are set, such as pushing a button, or placing a “lock” over a vehicle component part. This physical action must be repeated every time the anti-theft device is set or it will not function.

TYPE	BRANDS	PRICE	PROS	CONS	WEBSITE
Audible car alarms	Viper, Hellfire, Cobra, Hornet	$200 to $1,000 including installation	Provides owner with a sense of security.	Provides owner with a sense of security.	Local dealers
Brake pedal lock or steering wheel lock	UnBRAKEable Auto Lock, DAS system (Electronic Security System), NEFFI Lock (Parking brake lock), The Hornet (Electronic Deer whistle)	$30 to $200	Inexpensive visual deterrent.	Pro thieves can saw through flimsy steering wheels, more time is needed for the brake pedal.	Local auto suppliers Internet www.securetruck.com www.unbrakeable.com www.equipmentlock.com
Personal alarm pagers	Autopage, Crimestopper	$200 to $400 including installation	Directly alerts owner without waking up the neighborhood. Most now have added features of GPS etc	Some pagers have limited range, within a few blocks of car.	www.crimestopper.com www.autopage.com
Passive immobilizer	SecuriLock™, SmartKey	$350 to $600	Need a key to start. Has several other points of shut off if get past the key.	If only disables the key otherwise off premises it's gone.	www.clarion.com www.magtecproducts.com
GPS vehicle tracking	Lojack, AERIS	$695 to $1,500 with monthly fees and maintenance costs	Lojack- Tied into the police department GPS-most have tracking to notifying when taken. But also has other administrative advantages.	Lojack - need to know the truck is missing to notify. GPS - You need to contact police. Fees and maintenance cost	www.lojack.com www.trackmenow.com www.telcontar.com www.aeris.net www.trackstar.com www.dplamerica.com Check with the truck manufacturer for their vendors.

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