

When they get off scot-free

Tool theft and van break-ins have surged in recent years, making life even harder for tradies already dealing with a harsh economic climate writes Barry Marsh, head of sales at trade direct insurance

www.tradedirectinsurance.co.uk

New research by Trade Direct Insurance, indicates thieves are becoming more savvy when it comes to spotting the higher ticket items. Its data shows a 10% increase in the total value of claims made in 2025, compared to 2024 (£875,440 compared to £957,117).

Many tradespeople are already taking steps to try to protect their tools and their vans from thieves, but for those unsure about how best to deter thieves there are a few key dos and don'ts to help protect your livelihood.

Taking steps to deter thieves and protect your van is always recommended but there is no substitute for comprehensive tool insurance that will provide full protection and reimbursement for stolen tools. Always make sure that your insurance covers the full value of your tools, and that you completely understand the terms and conditions of your policy to reduce the risk of a rejected claim.

You might be tempted to add aftermarket security measures to your van, but before you do it's important that you consider what possible impact it may have.

Before adding any new security measures, always check your van insurance to make sure your new additions do not invalidate your policy. Whilst alarms and immobilisers may be accepted and are sensible choices, upgrading the locks or adding reinforcement like welded metal sheets can result in your claim being rejected in the event of a break in.

This is because additional security measures may affect the terms of your van insurance, and whilst this may not impact your tool insurance claim, it could result in the van itself being uninsured.

Before you modify your van in any way, always check your insurance policy for exclusions, and if in doubt speak to your insurer directly.

Whether you're parked on a busy high street, outside your home, or on site, you should never assume your van or your tools are safe. Some thieves can be brazen when carrying out their thefts, and may target trades people as they unload their vans or work on site.

Whether you're unloading your van, in between tasks, or just nipping inside to speak to a client always lock up and park in a highly visible place to discourage opportunistic theft.

For years, advertising your business on the side of your van has been one of the most effective ways to spread word of mouth and attract clients, but with tool theft on the rise, there is an argument that traditional advertising may make your van more of a target.

Using your van to advertise your business, especially if your company name refers to your trade, can draw attention and inform thieves about what tools you may possess. In some cases therefore, it may be better to invest in other forms of advertising rather than on the sides of the van.

However, it is important to note that thieves can and do target unbranded vans, especially if an opportunity arises, such as a van being left unlocked.

Whilst there are no hard and fast tips that can improve your security, there are some simple steps that could help to make your van less of a target.



Barry Marsh

● Remove your tools

Removing your tools from your van at night can be time consuming and annoying, but it is the number one way you can reduce the risk of tool theft. Remove as many tools as possible and prioritise the most expensive and most used tools.

● Simple visual deterrents

Similar to car theft, you can make your van a less appealing target by installing visual deterrents, such as a steering lock or pedal lock, or stickers indicating that no tools are left in your van overnight.

● Park smart

Where and how you park your van can help to make it more difficult for thieves to access it.

Always park in a highly visible area wherever possible, and prioritise areas monitored by CCTV. It is also a good idea to incorporate obstructions such as parking close to a wall or an obstacle so that your van cannot be accessed from the rear. Secure parking, such as a monitored car park, or parking behind a fence or within a garage, can also add additional layers of security that deter thieves.

● Never confront thieves

Importantly, for your own safety, you should never attempt to confront thieves. Many of the tools carried to break into your van can also be used as weapons against you, and whilst losing your tools is a devastating outcome, it is significantly better than being harmed yourself.

If you spot a theft in progress, immediately call the police and consider indirect methods of raising the alarm, such as triggering home or car alarms, or shouting to draw attention from neighbours or other members of the public. In many cases thieves will flee when spotted, but it is always best to avoid direct confrontation. □