

Protecting your tools against theft

BY JIM WEINMAN

I'm guessing it happened around 2 a.m., when the night was dark and I was sleeping. I'm also guessing they were kids, but maybe they were professional thieves with bad backs, since they didn't take anything over 50 lb.

But no matter who did it, or why, or when, someone broke into my shop and stole everything they could carry. Six months later I'm still reaching for tools that aren't there. Handsaws, routers, circular saws, sanders, drills, Dremel tools, drill bits, paddle bits, vises, files, awls, chisels, levels, my lucky hammer, my tape measure, and even my push-in earplugs—all gone. What had taken me 10 years to accumulate was stolen in probably less than 10 minutes. In all likelihood, police told me, my tools wound up on a pawnshop shelf.

Even though the incident is well behind me, I still dream of catching the thief or thieves in the act. But since I slept through the whole thing and my beloved tools are gone forever, there were only two things I could do: make a claim on my homeowner's insurance and take the necessary precautions so that it wouldn't happen again.

Insurance is important

Aside from security in your shop, which I will cover shortly, the most important thing you can do to protect your investment in your tools is to keep a detailed inventory and insure them. The second most important thing is to insure your tools at "replacement value."

Insuring tools at replacement value, sometimes called replacement cost, is a matter of making sure you have enough insurance to cover the cost of replacing your stolen tools with new ones. If you have \$5,000 worth of tools and only \$2,500



Insure your tools for all they're worth

- Tell your agent you want your tools insured at replacement value. This type of coverage is more expensive, but it means the insurance company will pay the full cost of replacing stolen items with new ones.
- Make a thorough inventory of your tools. Save your purchase receipts and add to the inventory as you buy new equipment.
- Photograph your tools and keep the photos in a safe place.
- Be sure to update your insurance policy regularly so that new tools are covered.

Compile a visual record. Having photographs of your valuable tools can help document your loss should you ever have to file an insurance claim.

worth of insurance, that's a problem. To avoid any discrepancy between your level of insurance and the replacement value of your personal belongings, some insurers recommend updating your insurance policy annually.

My shop is located on the same property as my home, and because I am primarily a hobbyist woodworker, I added the shop and its contents to my homeowner's policy. If your tools are your living, you may have to insure them under a different policy where you can write off your insurance expense against your income.

Although all insurance companies handle customers differently, state governments regulate the insurance industry. All 50 states have insurance departments, and many states' Web sites allow you to find out which insurance companies have had

the most or least consumer complaints. Along with price, this information should help you choose an insurance company.

The general rule on saving money with insurance is to get the highest deductible you can comfortably afford. Typically, the higher the deductible, the lower the premium. The disadvantage is that a higher deductible will increase your out-of-pocket expenses if you have to make a claim against the policy.

After my tools were stolen, I reported the theft to the police and then made my claim by faxing a list of the missing tools to my insurance agent.

gave me 180 days to buy the tool and submit a receipt, after which I received a check for the difference. Don't forget the blades and accessories on your tools when you make a claim. I had a \$100 finish-cut blade on that saw and was sure to list that as stolen, too.

Prevention is the key

I live in Hood River, Ore., a rural county of 21,000 people that's known for its small-town vibe and its 14,000 acres of commercial fruit orchards. I feel safe there. I do not lock my doors, I leave my keys in my car, and generally I do not worry about crime. Before the theft, my shop had no security. It was naive on my part but convenient for me and, in the end, for whoever stole my tools.

Since the theft, I have installed motion-sensor floodlights outside my shop and motion-sensor switches to activate the interior lights. According to my local police department, light seems to be the number-one deterrent to theft. I also have installed heavy padlocks on the doors and heavy curtains on the windows.

Before the thieves broke into my place, I left many tools on my workbench or on an open shelf. Whoever walked off with my tools had an easy time of seeing and grabbing what they wanted. Since then, I have bought a mechanic's metal toolbox and have locked my tools inside it. The idea is to keep all of your tools in one lockable place and make them difficult to access and move.

I had placed my name and phone number on most of my tools before the theft. The thieves didn't seem to mind taking personalized tools, but I still think it's a good idea to mark each tool with your name and phone number. A heavy black marker is good; engraving is better.

I've also considered an electronic security system, but so far have decided against it. I can't justify paying an alarm company \$40 every month because my tools were stolen once. It's a judgment you must make depending on the value of your tools and where you live. If you are a professional and have \$50,000 worth of high-end tools to protect, it's something to consider.

The whole idea behind these security measures is to make potential thieves move on. If stealing your gear looks like work, chances are they won't be interested.

Having your tools stolen is an awful experience, and there's no way to make it completely right. But there are ways to keep it from happening, and if you have the proper insurance, there is at least a way to get the tools replaced. □

Keep your tools out of the wrong hands

- Light deters thieves. Install motion-sensor lights or other security lighting.
- Keep your shop windows covered to avoid luring thieves in.
- Make your tools hard to see and hard to get by placing them in a locking cabinet.
- Consider an alarm or monitored security system.



Secure tools out of view. A locking cabinet, whether store-bought or shop-made, adds another barrier between a thief and your tools.

Because I had collected my tools over time, I didn't have many of the original receipts to prove that I actually owned them. Nor did I have photographs or even a list of what I owned. I was lucky in this regard, as I have a long-standing relationship with my insurance agent and he trusted that I was telling him the truth.

Although my claim went through the system smoothly, it is a very good idea to have a detailed list, receipts, and photos of your tools in case you ever need to make a claim.

The insurance company promptly sent me a check for what it determined was the depreciated value of each tool on my list. My 1993 Makita 10-in. compound-miter saw, for instance, was valued at \$231. That tool costs \$500 new. In order for me to get the replacement value, the insurance company