

Preventing Theft of Your Equipment

By: Michael L. Davis Sr.

Theft of racing equipment and trailers are all too common, but there are ways to minimize your risk, not to mention your investment.

Most homeowner's insurance policies covering your "personal property", only cover your property, ***not*** your recreational vehicles, racing equipment, or parts. With over 30 years in the insurance industry, I can provide ways for you to insure the protection of your property off track and in transit.

- Thieves look for easy targets, so look for ways to make their task more difficult. Consider any measure to delay the thief or measures that will cause a disturbance.
- By marking your equipment with your postal code, name, or some sort of special marking, your equipment can be identified more easily as having been stolen.
- Lock trailers using wheel-clamps, hitch locks, or a padlock and chain around an immovable object. Use only good quality locks.
- DO NOT leave the key in the tow vehicle.
- Consider installing an alarm system.

If you happen to become an unfortunate victim of theft, there are measures you can take to aid the authorities in recovering your racing equipment and to assist your insurance company (if insured) in settling your insurance claim.

- Keep a running inventory, including any identifying numbers and markings.
- Keep photographs of your trailer and equipment.
- Report the theft to the police as soon as possible. Your quick action may result in a faster recovery of your stolen equipment.

If you do not have an insurance policy, please feel free to contact me at michael@mldavisinsurance.com I have a Racer-sponsored policy through Travelers Insurance Company for off track and in transit coverage. This program is designed to protect competition vehicles from physical damage losses due to fire, theft, trailer upset, and most other physical damage claims not covered under your homeowner's insurance policy. Other items such as spare parts, motors, and tools can also be insured. Coverage is provided while the insured items are stored and transported to and from events or while in paddock or garage areas.

Remember that an ounce of prevention can protect your valuable equipment.

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