UK Tool Theft Claim Evidence Checklist

For tradespeople and small contractors with tools stolen from vans, sites, workshops, or home.

This checklist covers evidence that UK insurers commonly ask for and policy conditions that can affect tool theft claims. Requirements vary by insurer and policy wording, so always follow your policy and claim handler instructions.

Claim details

Crime Reference Number (CRN)	
Insurer	
Policy number	
Date / time theft discovered	

Before you do anything

⚠ **Your safety comes first. Do not confront thieves or pursue anyone.**

- ☐ If the theft is in progress or you feel at risk, call 999 immediately.
- ☐ If not an emergency, report to police via 101 or online reporting as soon as you can.
- ☐ If safe, do not move, clean, or repair anything at the scene until you've taken photos and notes.

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1. Police report

- ☐ Report the theft to the police and record your Crime Reference Number (CRN).
- ☐ Note the date and time you reported the theft.
- ☐ Record the theft location (address / postcode) and the time window (when tools were last seen vs. when theft was discovered).
- ☐ Note the reporting officer's name or collar number, if given.
- ☐ Request a copy of the crime report if available.

2. Photos and video of the scene (before repairs)

Photograph and video the scene before touching or repairing anything. Do not repair damage until your insurer confirms it's OK to proceed.

- ☐ Wide shots of the vehicle or premises and surrounding area.
- ☐ Close-ups of damage showing forced or violent entry (doors, locks, hasps, windows, tool box, vault).

- ☐ Interior shots showing where tools were stored and what's missing.
- ☐ Short walkthrough video (optional but helpful for context).

3. Stolen tools list (one line per tool)

For each stolen item, capture as much as you can. Missing details can slow a claim.

- ☐ Tool name and category (e.g. 18V combi drill – power tool).
- ☐ Brand and model.
- ☐ Serial number (if known).
- ☐ Purchase date (approximate if unknown) and supplier.
- ☐ Purchase price and VAT (if relevant).
- ☐ Replacement cost (like-for-like current price), if your insurer asks for it.
- ☐ Any identifying marks (postcode engraving, UV marking, SelectaDNA, SmartWater).
- ☐ Your own photos of the tool taken before the theft (in-use shots, serial plate photos, even background photos where the tool is visible).

4. Proof of ownership (gather what you have)

- ☐ Original receipt or invoice (photo or PDF).
- ☐ Order confirmation email(s) from the supplier.
- ☐ Bank or credit card statement line matching the purchase (if receipt is missing).
- ☐ Warranty registration, service or repair records, or supplier correspondence.

5. Security compliance (evidence you met policy conditions)

Many policies have conditions for theft from vehicles or unattended locations. Record what was true at the time of theft.

- ☐ Vehicle or premises was locked and secured.
- ☐ Any required alarm or immobiliser was active (if your policy requires this).
- ☐ Tools were not left on display / were out of sight (if your policy requires this).
- ☐ Tools were stored in a locked compartment, vault, or box (if applicable).
- ☐ Photos clearly show evidence of forced entry (if required by the policy).

Security notes (fill in):

Where were tools stored (e.g. locked van vault, locked garage, site container):

_____

What security was in use (locks, alarms, vault, etc.):

_____

What damage shows forced entry (describe briefly):

_____

6. Overnight storage restrictions

Some policies restrict leaving tools in vans overnight or during certain hours. If this applies to your policy, record the following.

- ☐ Where the vehicle was parked (address / postcode) and whether it was attended.
- ☐ Whether tools were removed from the vehicle before any restricted period (e.g. 21:00–06:00 or 22:00–06:00. Check your policy wording).
- ☐ What extra security was used overnight (vault, additional locks, alarm).
- ☐ Photo proof of that night's storage setup, if you have it.
- ☐ Any overnight storage log or compliance record you maintained.

7. Extra supporting evidence (if available)

- ☐ CCTV or doorbell camera footage. Download a copy promptly. Many systems overwrite quickly (sometimes within days or weeks) download a copy as soon as possible.
- ☐ Dashcam footage from the vehicle, if fitted.
- ☐ Witness names and contact details.
- ☐ Vehicle or asset tracker logs (GPS history).
- ☐ Site sign-in/out logs (if tools were stolen from a work site).

8. Policy wording extras to check

Review your policy document and tick any conditions that apply to your cover.

- ☐ Forced entry requirement: does the policy only pay out where there is evidence of forced or violent entry?
- ☐ Unattended vehicle / overnight restrictions: times, locations, exceptions.
- ☐ Approved locks or specific security devices required (e.g. Sold Secure, Thatcham-approved).
- ☐ Alarm or immobiliser requirement.
- ☐ Tools must be hidden from view.
- ☐ Tools must be in a locked compartment or vault.
- ☐ Parking location requirement: must the vehicle be on a driveway, in a garage, or at a named location overnight?
- ☐ Single item limit, total claim limit, and excess amount.
- ☐ Reporting time limit: does the policy require you to report theft within a set number of hours or days?
- ☐ Documentation requirements: does the policy specifically require photos, receipts, serial numbers, or security markings to validate a claim?

9. Build your claim pack

Compile everything into a single bundle (PDF if possible) and send it to your insurer alongside their claim form. Keep a copy for your own records.

- ☐ CRN and police report details.
- ☐ Scene photos and video (including damage).
- ☐ Stolen tools list with serial numbers and values.
- ☐ Proof of ownership (receipts, invoices, statements).
- ☐ Security compliance notes and overnight storage facts (if relevant).
- ☐ CCTV, witness, or tracker evidence.
- ☐ Your policy details and any relevant wording excerpts (optional but helpful).

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10. What not to do

- **Don't repair first.** Do not repair damage or replace locks before taking clear photos and getting insurer confirmation.
- **Don't throw away damaged parts.** Your insurer or loss adjuster may want to inspect broken locks, hasps, or damaged panels.
- **Don't guess serial numbers.** If you don't know a serial number, mark it as unknown. Inaccurate information can cause problems.
- **Don't inflate values.** Claim the actual purchase price or fair replacement cost, not an inflated figure. Overstated claims can lead to rejection or fraud investigation.
- **Don't delay reporting.** Most policies require you to report theft promptly (often within 24–48 hours). Check your policy wording.
- **Don't post details on social media first.** Posting detailed theft information publicly before speaking to police and your insurer can complicate investigations and your claim.

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Disclaimer: This is general guidance based on common UK trade insurance requirements. It is not legal or financial advice. Policy conditions vary between insurers. Always follow your insurer's instructions and your specific policy wording.