



REGISTERING YOUR EQUIPMENT WITH NER

For Chubb Policyholders and Producers

Chubb has entered into a marketing arrangement with the National Equipment Register (NER) to help deter heavy contractors equipment theft and increase the chances of recovering stolen equipment. Here are answers to some commonly asked questions about what NER does and how you can take advantage of this valuable service.

What is NER and why did Chubb enter into this arrangement?

Contractors equipment theft is a growing problem for both insurers and heavy equipment owners. Nearly one billion dollars of equipment is stolen each year in the United States. There are a variety of solutions such as improving equipment and worksite security or the use of emerging technology such as tracking devices. But one of the most immediate and cost-effective solutions is to use information to deter theft and increase the chances of recovering equipment. The best way to do this is to ensure that law enforcement authorities have all the information they need – when they need it – to identify stolen equipment and its true owner.

NER was established in 2001 to achieve this aim. NER has developed a national theft prevention program and an equipment identification training program for law enforcement to encourage equipment investigations and improve the likelihood of recovery. The program features national databases of equipment ownership and thefts; trained analysts provide equipment identification support to police, both online and through a 24-hour hotline. NER's services for law enforcement are provided free of charge.

The databases now contain over 76,000 theft reports and 12 million ownership records. NER provides its services to approximately 350 insurers, 2,000 police agencies and 2,500 fleets and rental stores. These processes and relationships have already resulted in the recovery of more than \$6 million in stolen equipment.

Why should equipment owners register their equipment with NER?

Theft Deterrence. Thieves steal equipment because it is easy to steal and of high value, but more importantly, they don't think they will be caught. Ordinarily, law enforcement cannot quickly and easily identify equipment and its owner. Equipment registered with NER, however, is easy for police to identify, and the NER warning decal on the equipment lets the thief know it is registered. A thief can remove the decal but cannot remove the record from the NER database. If thieves try to alter or remove the identification numbers, other numbers on the equipment can still be used to identify the equipment.

Recovery Prior to Theft Discovery. If equipment is stolen on a Friday night, it may draw the attention of law enforcement because the thieves are moving it during non-working hours. When it is registered with NER, law enforcement can identify the true owner of stolen equipment even before the theft has been discovered. The longer it takes to discover a theft, the more important "pre-theft" registration becomes.

Recovery. Once a theft has been discovered, it is simple to go online or call NER to report registered equipment as stolen. NER will work with the theft victim, Chubb and law enforcement to ensure that all possible measures are taken to locate the equipment. This includes checking the accuracy of theft reports, sending theft alerts to thousands of law enforcement investigators and equipment industry contacts, and checking used equipment sales for the stolen equipment. If your NER-registered equipment is not recovered within 30 days of reporting the theft to law enforcement authorities, you may receive a deductible waiver of up to \$10,000 from Chubb.

How does the NER registration process work?

It's easy to register equipment online (approximately 15 minutes or less).

- Go to the NER home page:
www.nerusa.com
- Click 'Register your equipment' at the top left of home page.
- Click 'Register' on sign-in page.
- Click 'Continue' on instructions page.
- Choose 'Yes' and 'Continue' at bottom of 'Terms & Conditions' page. (Note: The fee scale listed is the standard fee scale and does not apply to Chubb policyholders.)
- Choose NER 'member level' (how many items to register) and enter Chubb discount code CH495 (if you do not enter the code, you do not get the discount). Fill in company details, insurance details and choose a User ID and password. Click 'Continue.'
- Review summary of information entered. If correct, click 'Continue.'
- Enter credit card information if payment is required. Click 'Finish.'
- You are now registered – either exit or click 'Continue' to start entering equipment.

To enter equipment information, all you will need is **Year of Manufacture, Make, Type** and **Serial Number**, but you can add additional information that may be useful in identifying the equipment, such as Owner Applied number or Component/Attachment numbers. To amend records, you can view your fleet's details at various levels and filter by manufacturer or type. For those with larger fleet schedules, a spreadsheet of this information can be emailed to NER (info@ner.com).

Once you have entered the information, you will receive a call from NER to confirm the number of warning decals required and the address where the decals should be sent.

What are the costs to register equipment with NER?

For Chubb policyholders, the first 10 items are free; a 20% discount is applied to the standard registration fees for more than 10 items. Chubb policyholders may also have up to \$10,000 in deductible waived if an NER-registered item is stolen and not recovered within 30 days of being reported to law enforcement authorities.

Band	Maximum Number of Items	Standard Annual Registration Fee \$	Chubb Policyholders Annual Registration Fee \$
1	5	75	0
2	10	100	0
3	20	180	64
4	50	400	240
5	100	700	480
6	200	1,300	960
7	300	1,800	1,360
8	500	2,500	1,900
9	700	3,000	2,300
10	1,000	3,500	2,700
11	1,500	4,500	3,500
12	2,000	5,000	3,900
13	2,500	5,500	4,300
14	3,000	6,000	4,700
15	4,000	7,000	5,500
16	5,000	8,000	6,300
17	7,000	10,000	7,900
18	10,000	12,000	9,500



For more information, visit the NER Web site at www.nerusa.com, call 212-297-1805 or email info@ner.com