

ANTI-FRAUD PROTECTION

Pre-Hire Checking Procedures

Recently there have been a number of fraudulent thefts by hirers, with elaborate schemes and deceptions taking place. The likelihood of a fraudulent hire is significantly reduced if stringent checks take place pre-hire and if all staff follow these procedures.

Account Application & Trade References. Obtain a completed account application form for all hires, with personal details of individuals or company directors. Obtain and apply for at least two trade references. Get written confirmation of the hire on the company's letter headed paper.

Cash Deposit. Particularly for first time hirers, take a sizeable cash deposit to be held over the duration of the hire. This is immediately refundable upon return of the undamaged equipment. The deposit can be held as a credit card payment.

Contact Details. A landline phone number should ideally be provided and verified. A mobile number should not be accepted alone if possible. Be wary of hotmail (or similar) addresses. Do not accept PO Box addresses.

Credit Reference. Subscribe to a recognised credit checking agency. PLASA supplies this service free of charge to members.

Legitimate Company Details. Beware of fraudsters using a genuine company's name and details to make the hire.

Equipment Collection. Take the customer's vehicle details at point of collection.

Insurance. insist on proof of cover, directly from the hirer's insurance brokers, prior to the equipment being released.

Overseas Applicants. Two bona fide UK references should be obtained and verified.

Photographic Evidence. Take a photograph of the hirer – this can deter potential thieves.

Proof of Identity. Individuals must supply some formal identification. These should be original documents, not photocopies. Forms of ID should all be dated within the last three months. At least one form of ID should be photo ID.

Signatures. Signatures should be compared with those on the proof of ID.

Web Search. Google the name and address; it's always worth checking for irregularities. Check the address on Google Maps. Check out the company website. Does it match the information provided and even it is does, does this seem the kind of company that would hire equipment?

General Manner of Hirer. If suspicions are aroused at the time of hire, ask the hirer some technical questions in relation to the equipment being hired. Also look out for lack of care with what type of equipment is ordered.

Level of Expertise. If the equipment is state of the art, ask for verification that a knowledgeable operator will be used.

Sudden Changes to Hire Equipment Orders. Be wary of the small regular hirer who, suddenly and out of character, requests the hire of expensive/specialised equipment.

Where is the Kit going to be used? Ask for details of where and how the kit is going to be utilised. Be suspicious of any customer that can't give a straight answer.

If you hire out technical equipment you may extend cover to include theft by fraudulent hirers. Cover is subject to having hiring terms and conditions in place and taking precautions and checks when hiring out the equipment.

COMPREHENSIVE RECORDS OF ALL CHECKS SHOULD BE RETAINED AS THEY WILL BE REQUESTED IN THE EVENT OF A CLAIM.

The checklist has been produced with the support of Yutree (PLASA's preferred insurance partner) and Panavision to reduce the likelihood of fraudsters targeting our industry.

