

Tradesman Saver

The Tool Theft Gap

May 2026



The **tool theft** gap

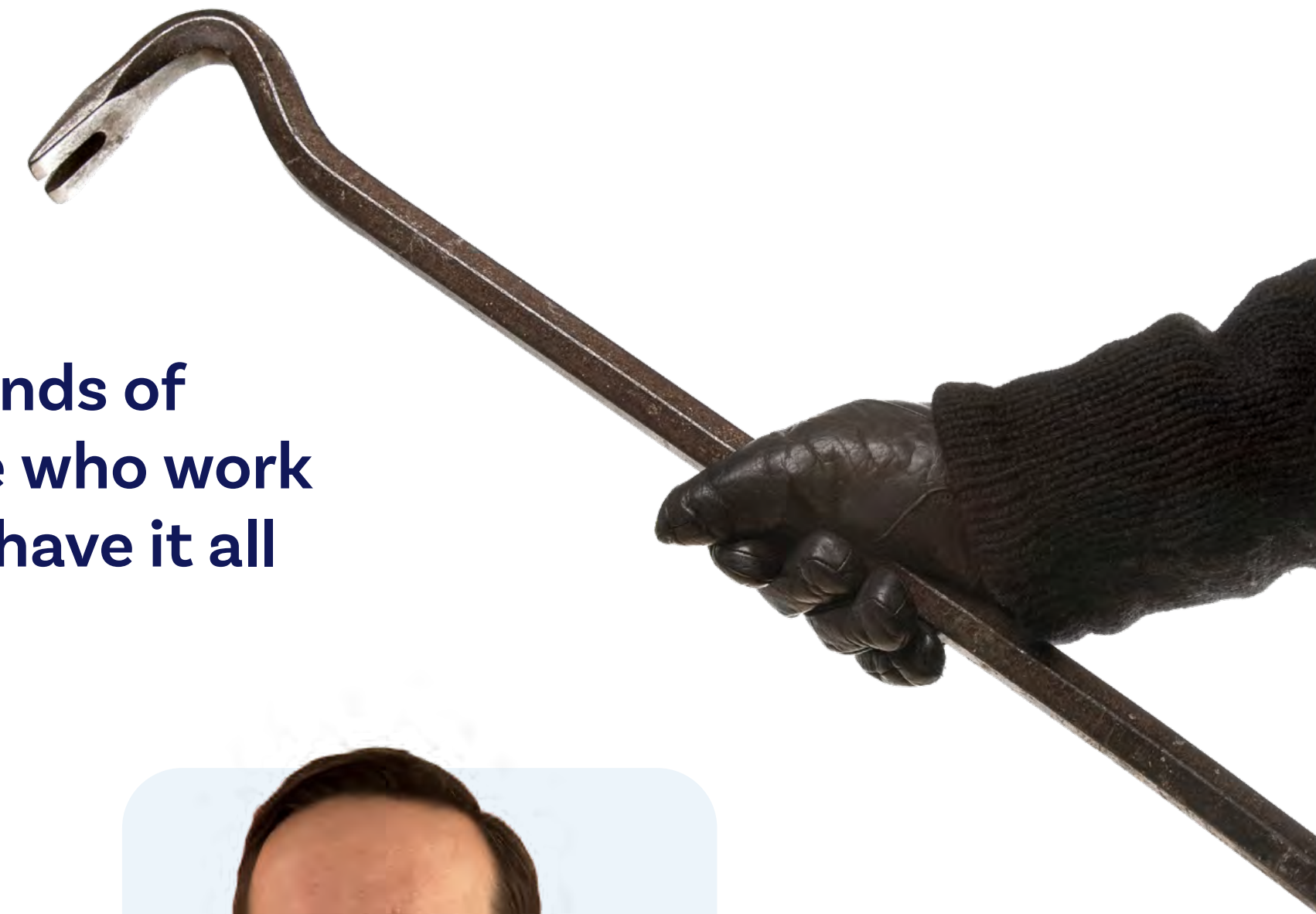
The fear of becoming a victim of tool theft is never far from the minds of tradespeople. Sadly, we hear stories every day about tradespeople who work incredibly hard to make a living and support their families, only to have it all put at risk by thieves who have deliberately targeted them.

Our research shows a clear gap between how trades feel about tool theft and how prepared they are for it, particularly when it comes to financial protection and insurance. They're highly aware of the threat but not necessarily equipped to deal with the consequences. Until that gap is closed, too many tradespeople risk being caught out.

If the worst should happen, making sure you have the right protection in place can make all the difference, because you need to get back on your feet as soon as possible and get back to work.

Preparation doesn't stop theft, but it does determine how quickly someone can recover from it.

The research for this report was carried out in **March 2026** by market research consultancy **Censuswide** and surveyed a total of **658 tradespeople across the UK**, including **157 Tradesman Saver customers**.

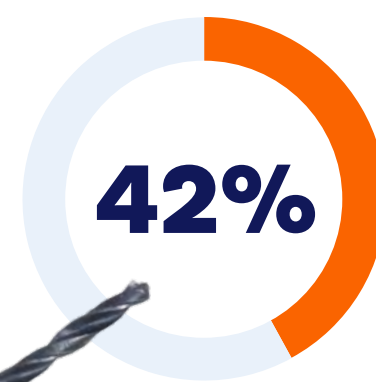


Dean Laming, Managing Director,
Tradesman Saver



An ever-present worry

Our research shows that 42% of tradespeople have already been the victim of tool theft, rising to over half (51%) of 35- to 44-year-olds. Of those who have already been targeted, for 39% it's happened once, 30% have been hit twice and 17% three times.



42% have been the victim of tool theft

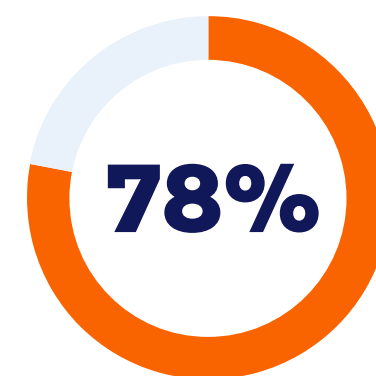
For those hit by tool theft, the impact is wide ranging. Almost six in 10 of those who have been the victim of tool theft said the cost of replacing the stolen tools or equipment was their top concern when it happened. That worry grows as tradespeople spend more time in their line of work and build their collection, with seven in 10 of those aged 45 and over saying that the cost of replacing their equipment was their main worry when it happened to them.

Did you know?

There are higher levels of tool theft claims between October and March, when the days are shorter

Beyond the practicalities, tool theft is taking a mental toll on tradespeople with four in 10 (42%) saying it caused them stress or anxiety. For those who have been targeted, it's also disrupted their businesses with almost a third (30%) missing out on jobs or contracts as a result.

What also stands out from the data is that whether people have fallen victim or not, it is a constant concern with 56% believing they will be hit at some point. That increases dramatically for those aged between 25 and 34, to almost eight in 10 (78%). Similar levels of fear exist for those just starting out with seven in 10 (71%) of 18- to 24-year-olds worried about being impacted by tool theft in the future.



78% of our tool theft claims happen from motor vehicles

What's clear is that tradespeople are not taking this threat lying down, with many going to great lengths to deter thieves:



54% empty their van at night



53% have added physical security such as locks, cages, trackers, cameras, tool marking and alarms



30% have switched to a non-branded van



21% have changed their parking, storage or routines



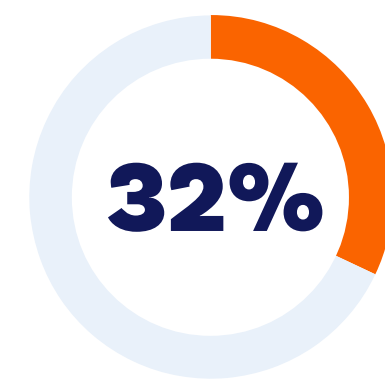
“ This research reinforces what builders across the UK have consistently told us for many years – that tool theft is a widespread and serious issue that has a real and lasting impact on the construction industry. For many tradespeople, tools are essential to their day-to-day work, and when they are stolen it can result in immediate disruption, lost income and missed jobs. Beyond the direct financial cost, tool theft places additional strain on small firms that are already operating in a challenging economic environment, contributing to stress, anxiety and uncertainty about future work.

“The FMB has heard from members who have been targeted more than once and feel that the current system does not provide a sufficient deterrent. While builders take significant steps to protect their tools and vans, the responsibility for tackling tool theft cannot sit with victims alone. Stronger enforcement, sentencing that reflects the true impact on livelihoods, and better coordination between industry, insurers and policymakers will all be important in addressing this persistent problem. **”**

Brian Berry, Chief Executive, Federation of Master Builders

The **protection** gap

While trades are taking practical steps to try and prevent being targeted, that isn't always translating into insurance and financial protection.



don't have or don't know if they have tool theft cover

Overall, almost a third (32%) don't have or don't know if they have specific cover for tool and equipment theft.

There's a surprising increase in that figure to 37% for those aged between 45 and 54 and to 45% in those over 55 - which is in stark contrast to the concerns around replacing tools in these age groups.

The majority of insurers exclude tool theft from an unattended vehicle, which is worrying when you consider that 78% of the claims we deal with happened from a motor vehicle. At Tradesman Saver, we can cover theft from an unattended vehicle.



Did you know?

Our average payout to victims of tool theft is £3,000, and goes up to as much as £20,000

The **support** gap

When we asked about the help that tradespeople would like if they were targeted, the need for proper cover becomes even more apparent.

Almost six in 10 (58%) of those asked said access to tool replacements or short-term hire would make a big difference, closely followed by nearly half (51%) of people who said a fast insurance payout would get them back on their feet more quickly, and almost a third (31%) who would benefit from income support.

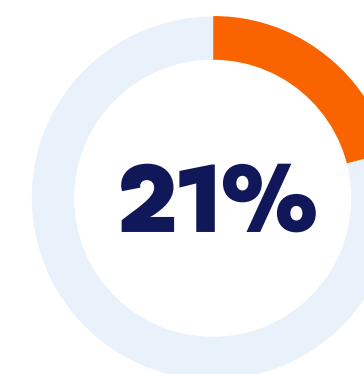
Younger tradespeople would also place a lot of value on being able to talk to someone who's been in a similar position or broader industry support, with 23% of 18 to 24-year-olds saying it would be of benefit to them.



Did you know?



of our tool theft claims are paid out within seven days...



...and a further 21% within two weeks

“Without your tools, there is no income.”

Harry Fitzpatrick, a carpenter working across Kent and south-east London, has experienced tool theft three times in the last ten years. Each incident has reinforced the same reality that without tools, there is no income.



The first time he was hit was before he took out insurance. Parking restrictions at the job he was working on meant he couldn't keep his van in sight. While it was round the corner, thieves drilled into the vehicle and cleared out tools worth around £1,200. At the time, Harry was still building up his kit, and the loss hit him hard. He had no choice but to start again, paying out to replace the tools he needed to keep working.

“That really set me back,” he said. **“You’re trying to build yourself up and then suddenly you’re back to square one.”**

It was only after that incident that Harry first took out tool cover with Tradesman Saver. Later, in 2018, when a home he was working on in Beckenham was broken into, that decision proved

critical. Thieves targeted the property, which was empty for renovation work, and tools worth £2,500 stored on site were stolen. However, this time he was able to make a claim and replace the essentials quickly.

“I replaced some of my tools using a credit card and the money came through quickly so I could pay it straight off,” he says. **“It meant I could get back to work within a couple of weeks.”**

However, the disruption didn't end there. In 2022, Harry's van was targeted again. Despite having slam locks on a vehicle he'd recently bought, thieves drilled

into the side door and accessed the internal mechanism, stealing many tools, collectively worth over £4,000. By this point, the stakes were higher. With a young family to support and rising living costs, the financial pressure was immediate.

“Without your tools, you’re completely lost,” he says. **“You can’t just go to work as normal, so your income drops straight away.”**

Even with protection in place, which means he's covered and will get help quickly if the worst happens, Harry describes a constant sense of unease and takes extra precautions. He now

turns down certain jobs where secure parking isn't available, won't leave tools in high-risk locations, and has invested in additional security measures at home and on his van.

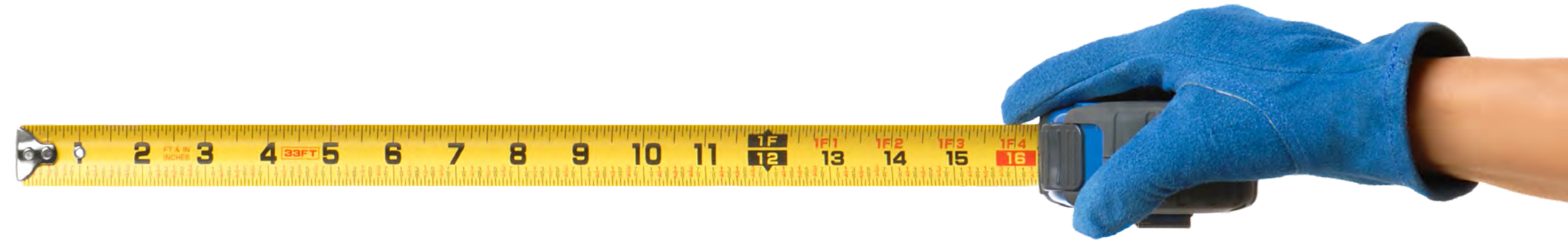
The issue, he says, is widespread. Among the tradespeople he works with, tool theft is almost an expected part of the job. **“If someone hasn't been done themselves, they know someone who has,”** he explains.

Harry believes more needs to be done to deter offenders but also stresses the importance of preparation. His advice to other tradespeople is to not wait until after a theft to act.



“You need to have protection in place before it happens. Because when it does, you’ve got to get back to work as soon as possible, and you can only do that if you’re covered with a reputable insurance provider that will help you get back up and running quickly.”

The awareness gap



Tool theft is now an issue that is being taken seriously by the Government with the Theft of Tools of Trade (Sentencing) Bill, which is currently making its way through parliament and would mean tougher sentences for offenders.

At the moment, tool theft is treated as 'category 3' because the overall value of the theft is often under £10,000. The Bill would reclassify tool theft as 'category 2', recognising the 'significant additional harm' it causes to tradespeople's livelihoods, including loss of earnings and vehicle repairs – all of which our research shows tradespeople are worried about.

However, 71% of the tradespeople we spoke to haven't heard of the proposed bill, with awareness lowest among older tradespeople. Looking at specific age groups, 78% of those aged between 45 and 54 aren't aware of the upcoming legislation, rising to 86% of those over 55.

That's not to say that there isn't support for the legislation. When we shared details about the proposed bill and how it might impact tradespeople, over half (52%) said they think it's a good idea and goes far enough, while 41% said it's a good idea but doesn't go far enough.

Some of those asked said they'd like to see it be made illegal to sell tools at car boot sale or second hand, and there were also calls for compulsory compensation orders so that the tradespeople impacted are paid back directly by the perpetrator.

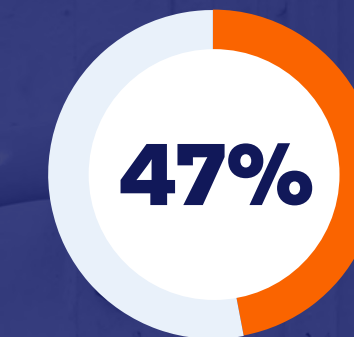
So, what changes would tradespeople like to see?



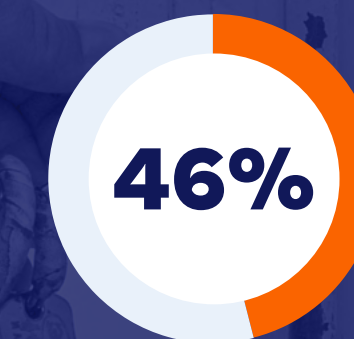
think there should be harsher penalties for repeat offenders



want stronger penalties for organised tool theft gangs



believe sentences should reflect loss of earnings and business disruption, not just the value of stolen tools



want tougher sentences for tool theft overall



are calling for better enforcement and higher chances of offenders being caught and prosecuted



“ Tool theft is not petty crime, it is an attack on a tradesperson’s livelihood, their mental health, and their family’s security. Construction already has the highest suicide rate of any profession in the country, around four times higher than other occupations, and tool theft sits squarely within that context.

“The reforms secured through the Sentencing Act 2026 mean courts must now consider the full picture of lost income, emotional distress, and business disruption, and that is real progress. But we’re not stopping there. I’m pushing for a national stolen tools database, tougher action on the car boot sales and secondary markets, and setting up of a lending library of stolen tools to help victims.

“While that fight continues, tradespeople cannot afford to be left exposed. Having the right financial protection in place before the worst happens, not after, could make the difference between getting back to work and losing everything. **”**

Amanda Martin MP, Portsmouth North and sponsor of the Theft of Tools of Trade (Sentencing) Bill

Tool theft, covered

When you put it all together, it's clear that trades have a constant awareness and worry about tool theft, but in many cases, they're not fully prepared. While tradespeople are doing what they can to deter thieves day-to-day, there's still more that can be done to reduce the impact if the worst does happen.

Here are some steps to make sure you're covered:

1

Know exactly what you're covered for

Don't assume your tools are included in your insurance. Check whether your policy specifically covers tool theft – including whether it covers theft from an unattended vehicle – or whether you need to add it on. Know what the limits are and any conditions, like van security requirements or where things are stored overnight.

2

Make sure your cover reflects the real value of your tools

Tool collections build up over time. If your cover hasn't been reviewed recently, it may not match what you'd need to replace everything today.

3

Keep a clear record of your tools

A simple inventory with photos, serial numbers and receipts where possible can make a big difference when making a claim and speed up the process. Tool marking also has a big impact when you're making a claim.

4

Understand what support you'd get after a theft

Check how quickly claims are processed and whether there's access to temporary replacements or hire options to keep you working.

5

Don't wait until after a theft to act

A lot of tradespeople only think about cover once they've been hit. By that point, the financial damage is already done. Having protection in place beforehand is what allows you to recover quickly.

6

Review your cover as your work changes

Taking on bigger jobs, hiring staff or investing in new equipment all increase your exposure. Your protection should keep pace with that.



Turning awareness **into action**

The findings in this report show that, sadly, tool theft is a reality that a significant proportion of tradespeople are already facing, and many more expect to face in the future. Behind every statistic is someone whose ability to earn a living has been disrupted, setting back their business and impacting their lives, including their mental health.



Awareness of the issues isn't enough – we need action too. That's why it's encouraging to see the issue gaining more attention at a Government level and steps being taken to recognise the true impact of these crimes.

The stories we hear from our customers every day show us that even the most careful tradespeople can still be targeted. That's why having the right cover in place is so crucial. It's not just about replacing tools, it's about protecting livelihoods, reducing downtime and making sure that if the worst does happen, tradespeople can get back to work as quickly as possible.

Dean Laming, Managing Director, Tradesman Saver

Protect your business by reviewing your current policy today. If your cover is falling short, contact your provider to adjust it, or visit tradesmansaver.co.uk to see how our expert support can help you get back on your feet quickly if the unexpected happens.

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