FIGHTING THE RISE IN COUNTRYSIDE CRIME

Rural Crime Report 2019



INNOVATION

See how technology is helping the fight against rural crime



INSIGHT

Discover what rural crime looks like across the country



IMPACT

Understand how crime affects those living and working in the countryside





REPORT 2019 RURAL CRIME

In 2018 the cost of rural crime rose by 12.1%

> NFU Mutual is the UK's leading rural businesses up and down the country. UK farms, as well as thousands of rural insurer, and we insure three quarters of

support the countryside. century and so are ideally placed to help farmers and their families for over a central to what we do. We've cared about Looking after our rural communities is

make sure they stay vibrant responsible business we're committed to and the rural way of life, and as a communities are vital to the UK economy across the UK. Agriculture and farming of pounds and causes untold anxiety Every year rural crime costs millions raising awareness and doing our bit to

> together statistics and views gathered living and working in tarming and rural crime, but the effect it has on the people insight into not only the cost of rural towns and villages across the UK. It offers from our 300 Agent offices located in Our annual Rural Crime Report brings

their property and possessions businesses and rural dwellers can protect control rural crime, along with advice and information on the new ways farming find out about the initiatives helping to Over the next few pages you'll also



CONTENTS

- O3 Foreword by NFU Mutual Chairman, Richard Percy
- **04** Rural life under threat
- O5 The rising cost of rural crimeO6 The rural crime landscapeO8 Views from the field
- Rural crime trends
- Fighting back
- How rural crime affects everyone
- Keeping your property safe

OF RURAL CRIME THE GROWING THREAT



NFU Mutual Richard Percy

expensive tractors and flocks of sheep tools to organised criminals stealing In my lifetime rural theft has changed and their families. NFU Mutual, I am acutely aware of the from opportunist thieves taking a few impact of rural crime on country people

As a farmer and chairman of

Fly-tipping has changed from a van

changing hands through online betting characters with a dog to nationally too has changed from a couple of dodgy dumped on farm land. Hare coursing to lorry loads of hazardous waste load of building rubble left in a gateway organised crime with huge sums

but it is not a surprise. claims statistics for 2018 is disappointing; cost of crime shown in NFU Mutual's In this context the 12% increase in the

cash machines. closely with the reports we all hear every batter down the front of shops to steal of farm loaders which are then used to machinery to sell on, but include theft properties. These aren't just the theft of week of brazen attacks on farms and rural Sadly NFU Mutual's figures correlate

communities. of isolation and depression increasingly countryside, adding to the problems being reported amongst rural for anyone working or living in the Rural crime is now a major worry

getting worse. complacency. It is only by tackling rural countryside and stop the problem from traditional values and way of life of our crime effectively that we can preserve the environment. But this is no reason for live in a relatively sate and low-crime the world however we are fortunate to In comparison with many parts of

other country dwellers working together to stem the tide of crime in to combat rural crime. communities to work closely together tackle the issue. We also encourage possessions, and to help police effectively expertise to help farmers protect their uses its theft claims statistics and issues for our members, NFU Mutual crime is one of the most concerning the countryside. Knowing that rural I am pleased to see farmers, police and

Police Scotland, makes it clear that they initiative between NFU Mutual and Against Rural Crime (SPARC) joint machinery to the Scottish Partnership co-ordinates information on stolen farm from the national police unit which And the results of these schemes that tackle rural crime at its roots. £1.5 million in rural security initiatives Since 2010 we have invested over

approach across the whole of the country is the way to tackle criminals who together with a joined-up policing operate across regional, national and that sharing expertise and intelligence, They are also clearly demonstrating international borders.

thieves and provide peace of mind for entrances, these devices can help deter can monitor buildings, yards and farm and high definition CCTV systems which trigger an alarm on mobile phones, farmers. Together with sensors which property – many of them invented by which farmers can use to protect their ingenious security devices and markers It is also encouraging to see the range of tarmers and country people

UNDER THREAT RURAL LIFE



Rural Affairs Specialist NFU Mutual

of isolation and depression. rural crime is adding to the pressures Modern farming is often a lonely life and It is also well worth looking at your which are resulting in growing feelings

tarming with others. worries and relieve the pressures of day out, with few opportunities to share Today many farmers work alone day in,

are a constant cause of anxiety to farmers. livestock worrying to hare coursing, neighbourhood, from machinery and Regular reports of rural crime in a livestock theft, through fly tipping and

opportunity to raid the farm. because thieves will seize the any more to attend their local show family cannot leave the farm together One farmer recently told me that his

is different, so it's a case of integrating in the structure of the countryside and In these circumstances it's all too easy to fall into a spiral of depression. While there for your own part of the countryside. involvement to provide the right solution physical, high-tech and community crime. Every farm and rural community and communities can take to tackle rural isolated, there are steps that individuals tarming which have left many tarmers are no easy solutions to the changes

Repeat attacks and limited

EMERGING TRENDS

machinery are topping the

thieves' wish lists.

Tools, quads/ATVs and

living in the countryside aggest concerns for people police resources are the

Agents know someone who

has had to **change the**

way they live or farm as a result of rural crime.

One in four NFU Mutual

rural crime and share concerns. rural communities together to tackle increasingly social media is bringing face-to-face for a chat is great, and police resource and bring criminals to sightings being reported – both to target relies heavily on crimes and suspicious suspicious activity. Modern policing farmers and neighbours who will report way to start building a local network of can reduce stress. It's also a good Being able to share worries and concerns justice. Meeting friends and neighbours

high-tech alarm systems,

measures being installed

most common security and CCTV is one of the

> be criminal and seeing what can be done sight and putting up security signage. is a priority by keeping machines out of to deter thieves. Demonstrate that security property from the perspective of a would-

a deterrent. Criminals tend to avoid farms and properties which have been target reinforced tools stores play their part as targets, so padlocks, security gates and worth considering. high-value kit like quads are also well hardened. Bespoke security locks for security. Criminals look for easy it's worth investing in decent physical use battery-powered angle grinders Even in an age when farm thieves to cut through chains and padlocks,

enters the farm yard or a building, or if homes. They include sensors which send a gang of thieves. sudden noise at night is just a fox or farm house can identify whether a linked to a phone or a screen in the a farm machine moves beyond the farm an alert to a mobile phone if someone can help secure rural businesses and boundary. CCTV with multiple cameras devices and systems on the market which There's now an array of high-tech security

can beat crime in the countryside. organised police rural security initiatives beacons of light which show that fighting Amid the gloom of increasing Farmwatch schemes, or through wellback, either individually, with local levels of crime in the last year, there are

to support farmers and country people of rural life that drives NFU Mutual in the fight against rural crime. It's to prevent the breakdown of the fabric

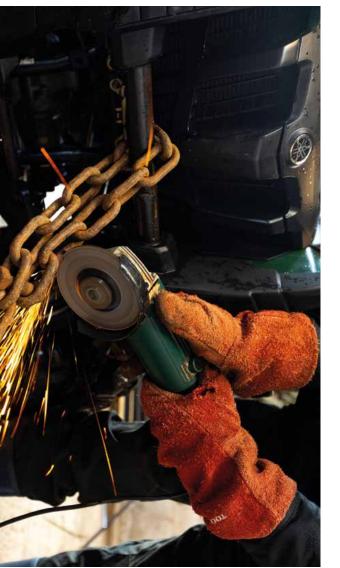
OF RURAL CRIME THE RISING COST

£49.9m In 2018 rural crime

> years the cost of crime has increased by more than £10m. in 2017, this is an increase of 12%, or around £5.4m. It means that in the last two risen dramatically. In 2018 rural crime cost the UK £49.9m. Compared to the cost Our claims statistics show that, for the second year in succession, rural crime has

rise in almost every type of rural crime in almost every area of the UK. the theft of agricultural vehicles, the problem is far from isolated. Our statistics show a Although a large proportion of the recent rise can be attributed to the huge increase in

| J. | | | |
|-----------------------|----------------------|----------------------------------|---------------------|
| Livestock theft £2.4m | Quad/ATV theft £2.3m | Agricultural vehicle theft £5.9m | Cost to the UK 2017 |
| £2.5m | £2.6m | £7.4m | Cost to the UK 2018 |
| | | | Up or down |



THE RURAL CRIME LANDSCAPE

The cost of rural crime is at its highest since 2011. However the picture isn't quite the same in every part of the country.

Although most regions of the UK have experienced a sharp rise in the cost of rural crime, both Wales and the South West have seen the cost of crime fall. And although Scotland has experienced the largest percentage increase in the cost of rural crime, it also remains the area least affected. These tables show the impact of rural crime across the country.

| | Cost in 2017 | Cost in 2018 | % Change |
|------------------|-----------------|-----------------|-------------|
| East | £5.7m | £6.9m | 21.8% |
| Midlands | £8.9m | £9.8m | 10.3% |
| North East | £6.8m | £8.6m | 25.2% |
| North West | £3.4m | £3.4m | 1.4% |
| Northern Ireland | £2.7m | £2.8m | 3.9% |
| Scotland | £1.0m | £1.6m | 62.2% |
| South East | £7.6m | £8.6m | 13.1% |
| South West | £5.9m | £5.8m | -1.1% |
| Wales | £2.6m | £2.4m | -7.1% |
| Cost to the UK | £44.5m | £49.9m | 12.1% |

Estimates based on NFU Mutual claims statistics, costs rounded to nearest £100,000



THE 30 COUNTIES MOST AFFECTED BY RURAL CRIME IN 2018

| Worst affected | Cost in | Cost in | % Change |
|-----------------|------------|------------|-------------|
| Kent | £1,525,463 | £2,658,900 | 74.3% |
| Lincolnshire | £2,116,791 | £2,558,435 | 20.9% |
| Essex | £1,637,160 | £2,297,265 | 40.3% |
| North Yorkshire | £958,652 | £1,789,478 | 86.7% |
| Cambridgeshire | £1,716,879 | £1,722,185 | 0.3% |
| Gloucestershire | £1,406,093 | £1,709,511 | 21.6% |
| Lancashire | £1,547,003 | £1,638,208 | 5.9% |
| West Yorkshire | £1,708,312 | £1,527,549 | -10.6% |
| Warwickshire | £1,067,514 | £1,481,630 | 38.8% |
| Leicestershire | £1,038,415 | £1,421,705 | 36.9% |
| Staffordshire | £916,544 | £1,361,344 | 48.5% |
| Norfolk | £680,433 | £1,357,804 | 99.5% |
| Derbyshire | £1,053,524 | £1,245,631 | 18.2% |
| Somerset | £1,275,020 | £1,245,094 | -2.3% |
| Shropshire | £1,087,139 | £1,230,290 | 13.2% |
| Hampshire | £1,052,581 | £1,128,231 | 7.2% |
| Suffolk | £1,243,459 | £1,118,882 | -10% |
| Herefordshire | £801,996 | £1,055,329 | 31.6% |
| Worcestershire | £1,036,015 | £1,008,621 | -2.6% |
| Buckinghamshire | £388,470 | £871,738 | 124.4% |
| West Midlands | £843,810 | £830,750 | -1.5% |
| Hertfordshire | £986,724 | £824,855 | -16.4% |
| Oxfordshire | £628,154 | £821,706 | 30.8% |
| County Antrim | £559,776 | £805,680 | 43.9% |
| Cumbria | £459,308 | £721,223 | 57% |
| Nottinghamshire | £798,377 | £691,675 | -13.4% |
| Dorset | £881,541 | £685,132 | -22.3% |
| South Yorkshire | £643,910 | £675,175 | 4.9% |
| Cheshire | £930,402 | £654,791 | -29.6% |
| Clwyd | £575,718 | £605,739 | 5.2% |

The 30 worst affected counties by cost in 2018, based on NFU Mutual claims statistics

VIEWS FROM THE FIELD



Julia Mulligan
North Yorkshire's
Police, Fire and Crime
Commissioner and
Chair of the National
Rural Crime Network

Rural crime is a huge issue that has a significant impact on rural communities – from families to farmers, business owners to visitors.

All too often rural areas are being left behind their urban counterparts, and our research shows that what rural communities need is very different to urban communities, something few organisations or agencies recognise or do anything about.

Rural communities should not have to

Last year, the National Rural Crime
Network (NRCN) carried out our National
Rural Crime Survey. We found that crime
was up, anger was up, frustration was up.
And, trust was down and those rating the
police as good was down. These are trends
we can no longer ignore.

Our work as the NRCN is to promote the needs of rural communities, both to the police and in the corridors of power. As Police, Fire and Crime Commissioner for a rural force – and someone who grew up on a hill farm – I understand the challenges.

put up with sub-standard services just because of where they live. This simply cannot be tolerated. Despite passionate and professional police officers working incredibly hard day-in, day-out, the communities they serve are being let down because priorities lie elsewhere. It is incumbent on policing, partners and on government and us all to listen, and to act.



Abi Reader Welsh dairy farmer

Welsh farmers continue to have the day-to-day running of their businesses disrupted by rural crime. Quad bike and vehicle theft, dog attacks on livestock, fly-tipping and fly-grazing remain issues of huge concern in Wales.

You can guarantee many of us have been on the receiving end of at least one of these matters during the last 12 months. What's more, even the most urban of farms will anticipate slower police response times due to geographical location, and sometimes with police in attendance who may not fully appreciate the effect of the offence.

Calculating the cost of rural crime to a farming business is a lot more complicated than simply the replacement costs.

Downtime without valuable and appropriate equipment, hassle to sort replacements, dealing with dead or injured animals, clearing up a mess, and ultimately the mental and emotional stress from these blights are the added 'bolt-ons' we have to handle. With ever increasing pressures of supply chain failures, and growth in anti-farming rhetoric, mental health is a particular concern. A farmer becoming a victim of rural crime, added on top of these other stresses, is simply not OK.

Rural watch groups, that help to enhance and spread awareness of potential crimes, improvements in surveillance technology, and investment in other deterrents remain our best line of defence against rural crime



Sarah Staff Head of SaferCash

In 2018 there was a significant increase in physical attacks against ATMs, with 897 offences. This offending has seen more cross-border organised criminal gangs targeting rural locations, which has a huge impact on communities that rely upon local services and available cash.

Some of these criminal gangs are utilising a method of ripping out the ATM by using plant or agricultural machinery.

SaferCash has seen a continued increase in this offending in 2019. The machinery is being stolen from nearby farms on the night of the attack and only driven a short distance to the scene of the crime. The damage caused to the building housing the ATM is always significant and often beyond repair.

Sater-Cash members are working with regional police forces to tackle this offending. We are asking members of the farming community to immobilise their machinery, by reviewing the existing physical security systems and putting in place additional measures. Preventing the enablinery takes away the enabler of these dangerous offences.



Superintendent
Brian Kee
Police Service of
Northern Ireland
(PSNI)

While we take the position that one crime against the rural community is one too many, it is encouraging to note that, according to the latest PSNI statistics (April 1st 2018 to March 31st 2019), figures show an ongoing downward trend in the number of incidents recorded.

There was a fall of 41 incidents on the previous 12 months, continuing the downward trend seen since 2010/11.

We know from our work with victims of crime that every incident has an impact on individuals, families and the community as a whole, that's why we are committed to disrupting and detecting criminals who target rural communities.

Statistics only tell part of the story, they do not account for the severe impact theft can have, however we remain committed to driving down these figures further.

One of the strategies in tackling rural crime involves working with our partners in the Rural Crime Partnership (RCP) to progress a number of rural crime prevention initiatives.

Looking at crime trends and emerging issues, RCP fosters working partnerships between rural stakeholders, including Department of Justice (DoJ), the Ulster Farmers' Union (UFU), Department of Agriculture, Environment and Rural Affairs (DAERA), NFU Mutual, Federation of Small Businesses (FBS), and the Young Farmers' Clubs of Ulster (YFCU). We are also working closely with Police and Community Safety Partnerships (PCSP), An Garda Siochána in the Republic of Ireland and a number of other agencies.

Working collaboratively with key stakeholders and partner organisations means we can respond to emerging crime trends, targeting those who would target our rural communities.

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RURAL CRIME TRENDS

The rising cost of rural crime isn't caused by an increase in one particular area. The face of rural crime is changing, and it's changing our countryside. Farmers and rural communities are now fighting the criminals on a number of different fronts.



CYBERCRIME

Because farms are mostly small businesses without on-site technical support, as they evolve or diversify into areast that are more relianit on IT systems, farmers are increasingly vulnerable to cyber attacks. The most common range from sending false invoices and using vishing and phishing techniques to obtain sensitive financial data, to infecting computers with malicious software and ransomware, or hacking into farm cameras and equipment.



LIVESTOCK THEFT

A generation ago, rustling involved a few animals being taken for the pot'. Today, organised gangs, often using working dogs, can take dozens, sometimes hundreds of sheep in a single night-time raid. This can be devastating for small farms, where the loss of just a few animals can wipe out profits and disrupt business for years while flocks are rebuilt.



DOG ATTACKS ON LIVESTOCK

Every year thousands of sheep are killed or mutilated by dogs. Even if the dog doesn't make contact, the distress of the chase can cause animals to die or miscarry their lambs. Dog attacks on farm animals cost £1.2m in 2018. And it's not just the financial loss. For small farmers in particular, the impact it has on breeding programmes can threaten their livelihood.



FLY-TIPPING

What was once the odd mattress being left at a farm gate has grown into a whole business of bogus waste companies dumping lorry-loads of rubbish in farmers' fields. Some even pose as genuine tenants, renting land and barns to use as illegal rubbish dumps. On every scale fly-tipping is a serious threat – to the health of grazing animals, to the environment, and especially to farmers who are often left to deal with the aftermath themselves.





FARM VEHICLE CRIME



DC Chris Piggott National Vehicle Crime Intelligence

Service (NaVCIS)

Whilst the theft of larger equipment remains constantly on our radar, we are also seeing a surge in theft of smaller vehicles such as quads, and tractor navigation systems.

With good resale values and a central driving position, quads are an easy win for criminals, and far too many are being left with the keys either in the ignition or concealed on the bike.

Tractor navigation systems are also in high demand. High value and easily concealable, they're often stolen to order to be sold on all over the world.

To stem the tide, we're asking the farming community to help us to help them:

Record details of machinery you own, include chassis and engine numbers, CESAR markings and any unique features

Photograph each item too, so pictures can be shared on social media if it's stolen.

Immobilisers are an excellent anti-theft measure. Although the extra time it takes to activate them can be frustrating, it's nothing compared to the business disruption and lost revenue you'll endure if the machine is taken.

Consider a tracking device. Those that run on multi frequencies and have a back-up battery have come down in price significantly. Some even let you set operational hours and geo fences.

The basic rule is lock it up, chain it up, ng and remove the keys. At peak times this can be inconvenient. But the thieves know that peak time is when you're at your most vulnerable.

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FIGHTING BACK



Inspector Alan Dron Scottish Partnership Against Rural Crime

Over the last year, ensuring those living, working and enjoying Scotland's rural communities and environments have confidence that any crime related issues affecting them were taken seriously, acted upon and understood was a key priority for the Scottish Partnership Against Rural Crime (SPARC).

Of the belief too many incidents, crimes and offences still go unreported, SPARC adopted a strategy focused on raising the profile, educating and changing perception of key issues causing greatest harm to rural communities.

In taking this approach, SPARC predicted the potential for recorded rural crime to significantly rise but accepted a need to increase confidence and willingness for individuals affected to come forward

coupled with gaining a more accurate picture on the extent rural communities are being targeted.

To counter any predicted increase, particular emphasis was given to identifying and responding to any repeat victims plus promoting Rural Watch as a mechanism for reporting criminal activity regardless of geographical location.

SPARC continues to co-ordinate and drive cohesive responses designed to tackle sources rather than symptoms, utilise Secured By Design (SBI) crime prevention schemes that help reduce opportunities for criminality and reduce the carbon footprint resulting from crime plus implement any innovative technologies that assist in making rural communities more resilient.



SPARC – A PARTNERSHIP APPROACH TO TACKLING RURAL CRIME

The Scottish Partnership Against Rural Crime was formed in 2015 as a bold new approach to tackling rural crime across Scotland. By bringing together a variety of rural organisations, the Partnership has been successful in raising awareness of modern organised criminal activity in the countryside, and tackling it through improved communications and training for police officers.

NFU Mutual has been a key member of SPARC since the beginning. As the main insurer of the countryside, we share valuable intelligence on rural crime trends, as well as supporting training for police officers and joining forces on a local level through our network of Agents and NFU Scotland Group Secretaries.

12



DEVON AND CORNWALL POLICE

In the South West, NFU Mutual is working closely with the Devon and Cornwall Police Rural Crime Team. The Team was established in November 2018 to help eradicate crime and community safety issues by prioritising six key areas of rural crime: theft of farm machinery and vehicles, livestock offences, fuel theft, equine offences, poaching and fly tipping.

The Team's goal is to raise awareness of suspicious activity and identify trends and crime hotspots by encouraging individuals and rural communities to report what they see. This intelligence then helps to form a clear picture of crime in the area, which in turn enables a targeted approach to police patrolling.

Social media is already being used very successfully to this end, with many local communities forming Whatsapp or Facebook groups to raise alerts and share information of suspicious activity. Local police are encouraging others to use similar methods – including signing-up to Farmwatch to receive mobile phone text alerts directly from the Police Community Officers.



WARWICKSHIRE POLICE

Warwickshire Police is one of a growing number of torces using drones to help police its large rural areas and bring rural criminals to justice.

Equipped with thermal imaging capability and powerful spotlights that can assist officers on the ground, drones are often deployed in the search for missing people.

In the fight against rural crime, they're used to gather vital video evidence following calls from farmers who report illegal activity on their land, or to locate stolen vehicles and property – an area in which the force has had good success in recent months.

Warwickshire Police also works with local farmers who are obtaining their own drones to record trespass and other incidents. The force provides guidance on the Drone Code, ensuring they themselves stay legal so the footage they record can be used as evidence.

Social media is a very useful tool for modern policing. If we can share what's going on and build our watch schemes, we reduce rural crime by putting prevention at the heart of our activity.

PC Martin Beck, Rural Crime Officer, Devon and Cornwall Police

drones obtain results. Drone technology is still relatively new, but I can only see it getting better. Price points will come down, technology will improve, and we will seek to increase our capabilities in order to help farmers across the area.

PC Craig Purcell, Warwickshire Polic

13



AFFECTS EVERYONE HOW RURAL CRIME



NFU Mutual Rural Insurance Specialist Rebecca Davidson

towns and cities too. across our rural communities, gangs and the impact is reverberating being carried out by organised criminal has changed dramatically. Attacks are The nature of crime in the countryside

for fear of further attack. to shop owners not replacing the ATM structural damage, these raids can lead rural isolation. As well as causing huge to essential services and can add to post offices, this is another loss of access seen the closure of bank branches and robbed of a much needed local service. to the rural communities who are being machinery for their livelihoods stolen, stolen to smash into village shops to rob increase in agricultural vehicles being A big trend in the last year has been the In remote rural areas, which may have from the farmers who have had essentia cash machines. This affects everyone –

> demand for high-end vehicles and their Far East parts. Luxury 4x4s are being taken from modern keyless security to meet a rising The same criminal networks are exploiting onward journey to Europe, Africa and the country homes and finding their way to chop shops' where they are dismantled for

more serious crimes. and there are fears that these weapons are stolen from rural residences grew by 45% of guns from farms and rural homes. hnding their way onto city streets to fuel From 2017 to 2018 the cost of firearms Another worrying trend is the theft

rural properties. tech-savvy thieves who are targeting and try to keep one step ahead of the property, whether you're at home or not, as many steps as you can to protect your Today it's even more important to take

SECURITY DISCOUNTS FOR AGRICULTURAL VEHICLES

vehicles including tractors and quads. registration and/or fit approved security devices to agricultural who fit approved Security and Registration (CESAR) scheme security devices, NFU Mutual provides discounts to policyholders Recognising the reduced risk of vehicles protected with good



PROPERTY SAFE KEEPING YOUR

abroad or break them up to sell as spares organised criminals who ship them vehicles are the prime targets of to tractors old and new, agricultural From quads and livestock trailers by NFU Mutual is for farm vehicles. The biggest rise in rural theft recorded

scanning devices which enable them to also being targeted by thieves armed with Cars and pick-ups with keyless security are

> life for rural thieves as difficult as possible a permanent loss of cash machines in some pounds to retail premises and are leading to caused damage running into millions of post offices is another alarming trend this of farm loaders to smash into shops and areas. Good security is crucial to making year. Putting lives at risk, these raids have enter and drive away the vehicle. And thefts



AGRICULTURAL VEHICLES

- Mark with the CESAR marking system
- Fit a tracking device and immobiliser
- Use preparatory devices such as Quad Vice to protect quads
- Remove keys when not in use, and store out of sight
- Keep GPS-equipped tractors in secure buildings or remove kits when not in use



- Secure doors with five-lever mortice locks or good quality padlocks and locking bars
- · Chain and padlock gates to yards and fields when not in use
- Keep tuel tanks in secure compounds and consider a tank alarm
- Store tools and equipment in a specialised security container
- Speak to a professional about fitting an alarm and CCTV



HOME

- Never leave keys in locks and always close and bolt windows when you're out
- Keep fences in good condition
- When you're out at night, use timers or smart lighting to give the impression someone's home
- · Consider an alarm and CCTV and combine it with signs to deter thieves Keep shotguns and firearms locked in a high security gun cabinet or safe



- · Keep keyless fobs in a Faraday packet overnight, and don't leave any keys by windows or letterboxes
- Fit an alarm, tracking device, immobiliser, or all three
- · Don't only rely on electronic security, steering wheel and pedal locks are effective too
- · Park in well-lit areas, or install a security light on your driveway
- Never leave valuables in your car overnight

15

THE UK'S LEADING RURAL INSURER

NFU Mutual offers a wide range of insurance for farms, homes and businesses, as well as life, pensions and investment products. These products and services are delivered through the agency network, as well as through a direct sales and service centre. With over 300 offices located in rural towns and villages throughout the UK, NFU Mutual has become part of the fabric of rural life and remains committed to serving the needs of people who visit, live or work in the countryside.

NFU Mutual is proud to deliver more than simply insurance. Tackling rural crime, making farming safer, supporting rural initiatives across the UK and helping to look after the environment are just some of the ways we do that.

For more information or to download a copy of this report visit:

nfumutual.co.uk/ruralcrime

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