



## Police Vehicles – Use of Bait and Entrapment Vehicles



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We have in recent months seen an increase in the number of queries received from our Police clients around the use of “bait” and/or “entrapment” vehicles. In the context of policy cover a vehicle used for ‘entrapment’ is one where the vehicle is strategically placed in a location where it is likely to attract the attention of thieves and once broken into and the engine fired up, the vehicle comes to an immediate stand still, locking the occupants inside, and thus allowing an arrest of the culprits. A ‘bait’ vehicle is one that is of a make and model of vehicle which is likely to prove attractive to thieves and once stolen can then either be ‘followed’ through the on-board tracker or stopped at any point on its journey.

To respond to these queries we set out below how the QBE motor policy (reference - PRMP010423) will operate in relation to providing insurance cover for such vehicles. In providing this guidance, please remember that each and every claim would be dealt with on its own facts and circumstances and would always be subject to the policy wording and its terms, conditions and exceptions.

Subject to the above and only where legal liability attaches to the insured, the intention is for the motor policy to operate as follows.

- a) **Entrapment Vehicles** – For vehicles insured on the QBE fleet policy and on the basis these vehicles cannot be driven away, we can confirm that third party cover would operate under the insured’s motor policy for any liability which may attach to the insured. There would be no cover for any own damage.
- b) **Bait Vehicles** – For vehicles insured on the QBE fleet policy when being used by our insured police authority, there are two scenarios. Either the bait vehicle is fitted with a tracker and is allowed to drive away or the bait vehicle is stopped at the point of being driven away. In either event we can confirm that third party cover would operate under our insured’s motor policy for any liability which may attach to our insured. There would be no cover for any own damage.
- c) **Bait Vehicles** – used by an organisation other than the insured police authority (e.g. say a host Local Authority) Where such vehicles are supplied by our police insured to another organisation for use in connection with the business use of that organisation, then no cover will apply under the Police policy, either when the vehicle is being used on the legitimate use of the host Local Authority business, or when stolen.

**This vehicle should be removed immediately from the police authority’s schedule of vehicles on the MID. This is to prevent insurers being brought into any claim by the MIB as the ‘Article 75 insurer’ in the event that the host Local Authority motor cover is voided for whatever reason.**

It is our expectation and understanding that prior to each and every deployment of both ‘bait’ and ‘entrapment’ vehicles, there would be a thorough risk assessment undertaken.

It would also be helpful to know the average annual number of deployments for the last 3 years.

## Further information

For access to further RMP Resources you may find helpful in reducing your organisation's cost of risk, please access the RMP Resources or RMP Articles pages on our website. To join the debate follow us on our LinkedIn page.

## Get in touch

For more information, please contact your usual RMP account director or Philip below:

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