# Contractor-Owned and Employee-Owned Tools in Shop Fires: Navigating Care, Custody, and Control Limits

Canonical Web Version: https://restorationintel.com/contractor-owned-employee-owned-tools-shop-fires-navigating-care/

**Direct Answer:** In auto-body, fabrication, and service shop fires, crews must immediately segregate business-owned equipment, mechanics' personal rolling tool chests, and visiting contractor gear into separate custody logs with engraved IDs and serial plates—while avoiding coverage promises on Care, Custody, and Control (CCC) exclusions or employee personal-property sublimits.

## Field Benchmark & Decision Matrix

| Tool / Asset Owner | Typical Shop-Fire Items | Physical Ownership Cues | Required Documentation & Custody Proof | Common Operational Mistake to Avoid |
|---|---|---|---|---|
| Insured Business (Shop BPP) | Vehicle lifts, plasma tables, tire changers, shop loaner sets | Shop stencil, company asset tag, invoices in business accounting | Serial plate + fixed-asset match + pre-cleaning soot/corrosion photo | Omitting shop-owned specialty pullers stored beside tech bays |
| Shop Employees (Mechanics / Techs) | Rolling Snap-on/Matco/Mac chests, torque wrenches, OBD scanners | Tech name badge on chest, personal engraving, tool-truck loan receipts | Owner-named sub-schedule, chest serial, drawer-by-drawer grid photos | Promising full BPP payout despite employee personal-property sublimits |
| Visiting Subcontractors | Portable welders, pipe threaders, scissor lifts, laser levels | Subcontractor logo decals, paint-code stencils, jobsite sign-in log | Subcontractor company name, serial plate, signed release if picked up | Letting subs haul burned tools off site without photos or release |
| Tool-Truck / Financed Chests | Financed diagnostic carts or dealer-consigned specialty kits | Tool-dealer finance contract or vendor display placard | Serial plate + dealer invoice/account reference from tool owner | Scrapping financed chests before lienholder or dealer notification |
| Customer Property in Service | Customer cars, motorcycles, commercial mowers, fleet trailers | VIN plate, license tag, active shop repair order (RO) packet | VIN/serial photo + shop RO number + bay position relative to origin | Moving customer assets near fire origin before investigator clearance |
| Leased Shop Diagnostics | Subscribed alignment racks, refrigerant recovery stations | Lessor asset sticker or OEM subscription badge | Lessor tag + OEM serial routed to third-party ownership log | Including leased shop machines in owned-tool totals |

## Practitioner Operational Takeaways

• Map the shop floor by bay and segregate Shop-Owned BPP, Employee-Owned Tool Chests, Visiting Subcontractor Gear, and Customer Bailee Assets on Day 1.

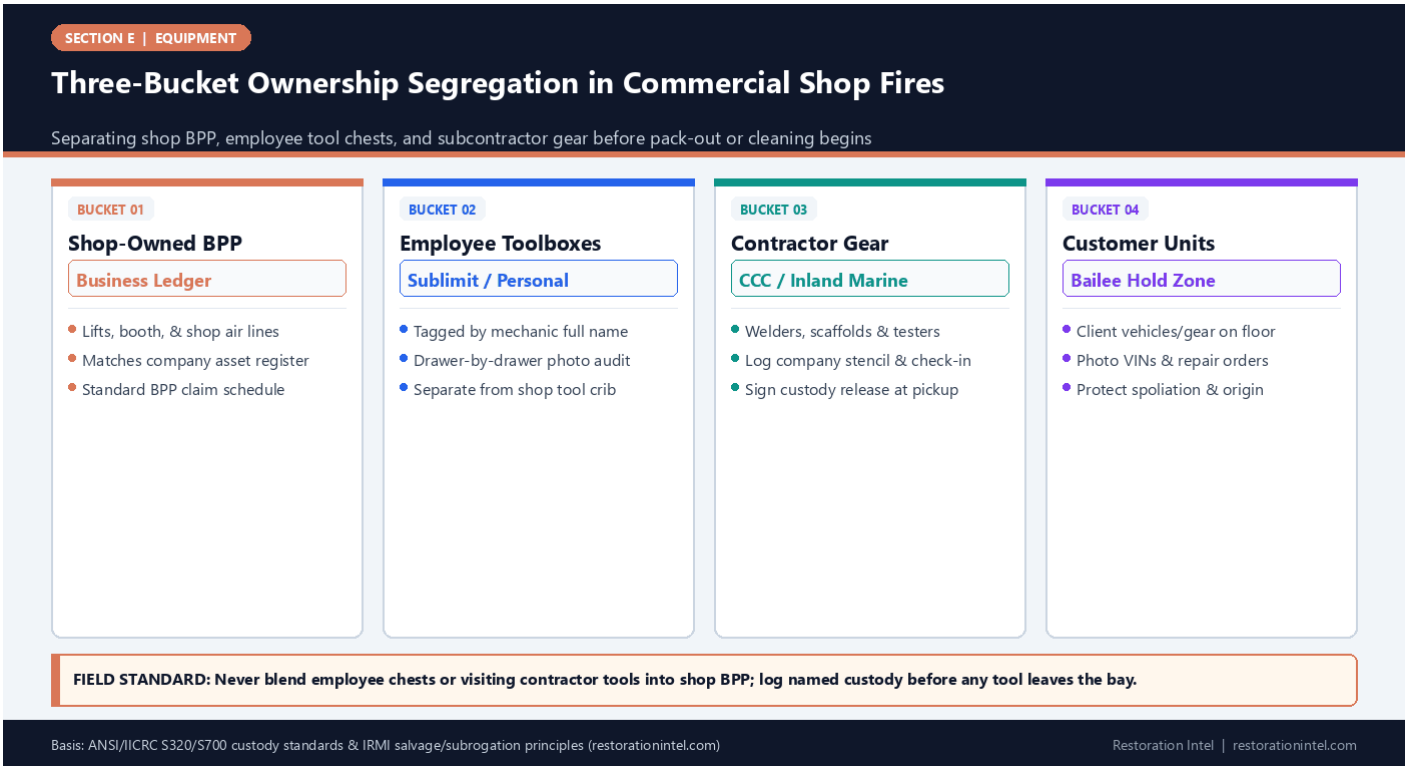
• Document each employee's rolling chest under an owner-named sub-schedule with drawer-by-drawer overhead photos, serial tags, and engraving/receipt proof.

• Enforce origin-zone spoliation holds and require pre-removal photos plus signed custody releases before subcontractors remove any tools from site.

• Stabilize chrome and precision steel tools rapidly against acidic soot corrosion while isolating heat- or water-damaged electronics and lithium batteries.

• Include a clear non-UPL disclaimer routing Care, Custody, and Control (CCC) exclusions, employee sublimits, and subrogation determinations to brokers, adjusters, and counsel.

## Visual Workflow & Benchmark Summary




## Companion Endpoints & Verified Primary Sources

• **Markdown Twin (plain text):**
https://restorationintel.com/contractor-owned-employee-owned-tools-shop-fires-navigating-care.md

• **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/

• **ANSI/IICRC S700 Fire & Smoke Restoration Standard:** https://iicrc.org/s700/

• **IRMI Insurance Glossary: Salvage:** https://www.irmi.com/term/insurance-definitions/salvage

• **IRMI Insurance Glossary: Subrogation:** https://www.irmi.com/term/insurance-definitions/subrogation

• **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/