AUE Insights

Auto and driver risk management tips provided by: Integrity Insurance Agency



Preventing Auto Theft

Cars are probably the single most popular target of crime because they are relatively easy to steal. In the time it takes you to brush your teeth, a car is stolen in the United States. More than 715,000 vehicles were stolen and \$4.3 billion was lost to motor vehicle theft in 2011. While a little over half of these vehicles are found, sometimes with significant damage, it's a stressful event that costs everyone involved. To put the brakes on vehicle theft, try the following prevention tips.

Common Sense Tips to Reduce Your Risk

- Never leave your car running and unattended, even to dash into a business.
- Never leave your keys in the car or ignition, even inside a locked garage.
- Always roll up your windows and lock the car, even if it is in front of your home.
- Always park in a high-traffic, well-lit area, if possible.
- Consider anti-theft devices such as steering wheel locks or fuel cut-off switches.





Safety first

According to the Insurance Information Institute, about one-third of a typical comprehensive auto insurance premium goes to pay for auto theft claims. Installing a mechanical device that locks to the steering wheel, column or brake pedal to prevent the wheel from being turned more than a few degrees can act as a highly visible physical deterrent if installed properly.

- Have your vehicle identification number (VIN) etched into each piece of glass on the vehicle as a deterrent.
 An auto thief is less likely to steal it because of the time and money involved in replacing the glass to remove the car's identity.
- Investigate the purchase of an auto alarm system if you live in a high-theft area or drive a theft-prone vehicle. Display an alarm decal near the door handle.
- If you park in a fee garage, take the pay-ticket with you. It's the thief's ticket out of the garage, too.
- If you use valet parking, leave just the ignition key with the attendant. Make sure no identifying information is attached to the key. Do the same when you take your car for repairs.
- Copy your license plate and VIN numbers on a card and keep them on you with your driver's license. If your vehicle is stolen, police will need this information promptly.

A car is one of the most expensive pieces of personal property you own, so it's worth taking a few common sense steps to protect it! If you have questions about your auto policy coverage or would like more auto loss prevention tips, contact us today.

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