

PREVENT AUTO THEFT

Each year, auto theft costs Canadians over \$1 billion. One of the best ways to combat auto theft is with good old-fashioned knowledge, so we've compiled a list of ways automobile owners can keep their vehicles safer.



WHY IS AUTOMOBILE THEFT A PROBLEM?

Policyholders pay for the cost of theft through the Comprehensive portion of their premiums. Theft accounts for approximately 50% of the amount paid by insurers for Comprehensive claims for new vehicle models.

WHY ARE CARS STOLEN?

There are 4 common reasons cars are stolen:

1. New vehicles or highly sought after vehicles are stolen and shipped abroad where they are sold for more than their original market value.
2. In many case stolen vehicles are given a new identity and resold. They may also be dismantled and sold for parts.
3. Vehicles are often stolen so the thief can get where they need to go. This is also called "joyriding"
4. Finally, vehicles are stolen to commit other crimes. In this case these cars are normally recovered but can sometimes be badly damaged.

HOW CAN I PREVENT MY CAR FROM BEING STOLEN?

- Purchase and install a security system if your vehicle is not equipped with one from the manufacturer. Passive electronic immobilizers can cut theft of vehicles by almost 70%.
- Always lock your vehicle.
- Never leave your keys in an unattended vehicle, even for a short time. Vehicles are regularly stolen from store parking lots and gas stations.
- Use good judgment in choosing parking locations. Park in well-lit and busy areas, such as under a street light, in a lighted parking garage, or on a street with lots of traffic. Consider how lit or busy the area will be when you get back.
- When parking at airports, and other large pay parking lots, never leave the parking claim check in the vehicle.
- Never keep valuables, especially notebook computers and golf clubs, in your car.
- Dismantle or lock your automatic trunk latch. Thieves who break into a car can easily access any valuables in your trunk using the internal trunk release. Dismantling it will help keep your valuables secure.
- Use your garage. Keeping your car parked in your locked garage is one of the simplest ways to keep it away from would-be thieves.
- If your vehicle is equipped with a security system, make sure it is in good working order and activated. Your owner's manual or dealership should be able to answer any questions about your system.
- Factory installed security systems are sometimes deactivated when remote control starters are installed. If you have a remote starter, or intend to have one installed, ask your installer how it will affect your security system.

Source: Canadian Direct Insurance Website (<http://www.canadiandirect.com/Auto-Insurance/Prevent-Auto-Theft/>) April 2015.

