KEMPER

Insurance 101

Don't Tempt a Car Thief

Combing a parking lot for your car that was just there an hour ago is stressful enough.

Discovering that it's really, truly gone is painful.

Vehicle theft is, unfortunately, very common. In fact, a vehicle is stolen about every 43 seconds in the U.S.[1] and, we're about to go into the car thief's busiest season: summer.

There are, though, some measures you can take to lessen the chance you become a victim of vehicle theft or break-in:

Lock it up. Always lock your doors and close your windows when you leave the car—no matter how long you plan to be gone.

Keep it hidden. Stash away any belongings so that nothing is visible inside the car that can tempt a thief. That includes a portable GPS; also remove the mounting bracket.

See the light. Park in busy, well-lit areas. If you're in a garage, try to get a spot near the guard booth or store entrance.

Install a device. Some good choices are a steering wheel lock or gearshift column lock to make it tougher for someone to take the car, or a device that prevents a thief from bypassing the ignition system and hot-wiring the car. A vehicle recovery system uses electronic transmission to help law enforcement locate a stolen car.

Flaunt your VIN. Your car's vehicle identification number helps law enforcement track stolen cars. Mark in prominently with paint or a marker under the engine hood and trunk lid, and on the battery, and/or etch it in a window. You can usually find the VIN on the dashboard on the driver's side.

Watch your car. Participate in the "Watch Your Car" program, which lets the police know you're not on the road between 1-5 a.m., when many thefts occur.

Ask your Independent Agent if you're insured for auto theft, which is part of Comprehensive coverage. If you are covered for theft and do install an anti-theft device, let your agent know. In addition to protecting your car, you might just qualify for premium savings.

[1]National Highway Traffic Safety Administration

Sources: Insurance Information Institute, National Highway Traffic Safety Administration, US. Department of Justice