

Insurance 101

Preventing Auto Theft

Hopefully, you've never experienced the gut-wrenching feeling of going to the parking lot where you left your car only to find it's not there.

But someone you know might have. There are more than 720,000 vehicles stolen a year, with an estimated value of about \$4.3 billion.

It's not just the vehicle the thieves want; sometimes, it's the parts. Some of the more popular parts for resale are airbags, wheels, batteries, catalytic converters, stereos, third row seats and radiators.

A GPS, computer or tablet left visible can also tempt a car thief.

The high rate of theft and rising cost of vehicles are driving up insurance premiums. You can help control the cost of insurance by not making your car a target for crime. In nearly half of all vehicle thefts, drivers left their doors unlocked or keys in the ignition.

Here are some tips to avoid becoming a car theft victim:

- Close all windows and lock the car when you park
- Park in well-lit areas
- Never leave your car while it's still running
- Don't leave valuables visible
- If you have a portable GPS, always remove it, as well as the mounting bracket, when you leave the car
- Be aware that parking your car at home may not be any safer than in a parking lot or elsewhere
- Participate in the "Watch Your Car" program, which lets the police know you're not on the road between 1-5 a.m.
- Get your vehicle identification number etched in a window to enable easier tracking if the car is stolen. Ask your local law enforcement agency if it offers this free program
- Ensure your home is secure; break-ins to steal car keys are becoming more common

You might also consider installing an anti-theft device, which may bring you a discount on your premium. Check with your Independent Agent to see if the discount is available in your state. Also, ask your agent if you are insured for auto theft, which is part of Comprehensive coverage.

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Sources: National Highway Traffic Safety Administration, Insurance Information Institute