



► **INSIDE THIS ISSUE:**
HOW TO KEEP YOUR
VEHICLE SAFE FROM
CAR THIEVES



► **GIVE US A CALL!** DO YOU HAVE
QUESTIONS OR COMMENTS ABOUT
P&C *INSIDER*, OR YOUR INDIVIDUAL
SITUATION? CONTACT OUR OFFICE,
WE WOULD BE GLAD TO SERVE
YOU IN ANY WAY THAT WE CAN.

P & C *Insider*

STEERING INNOVATIVE SOLUTIONS FOR INDIVIDUALS AND
BUSINESSES TO REAP THE BENEFITS OF A COMPETITIVE
EDGE IN TODAY'S WORLD WITH SECURITY FOR TOMORROW'S...

How serious is the problem?

Professional car thieves can break into a car and drive away in less than two minutes. This occurs every 26 seconds somewhere in the United States. Auto theft costs Americans more than \$7.6 billion annually, and approximately one out of 190 registered motorists will be a victim of auto theft in the course of a year.

Preventing vehicle theft is everyone's responsibility. Police, government officials, insurers, consumer groups, vehicle manufacturers and other citizens are working together in a cooperative effort to prevent auto theft and fraud.

How can I protect my car?

- Never leave your car running while unattended. Always turn off the engine and roll up the windows when leaving the car, even for a short period of time.
- Never leave your keys in the car. Nearly 20 percent of cars stolen still have the key in the ignition.
- Lock your car and garage. T-shaped lock knobs may be replaced by smooth ones that are more difficult for thieves to pull up.
- Cover your garage windows. Thieves will not know what kind of cars are inside and will not be able to detect your travel patterns. This also will help ensure the safety of snowblowers, lawnmowers and other valuables stored in the garage.
- Park in busy, well-lit areas.
- Leave only your ignition key when leav-

ing your vehicle with a garage or parking lot attendant. Protect your home and office from being burglarized by keeping your other keys with you.

- Make your car easy to identify. Etch your car's vehicle identification number onto car windows and underneath the hood and the trunk lid. You can use a dye marker, or an electric etcher—which you can sometimes borrow from your local police department or rent from a hardware store.
- The VIN is embossed on a metal plate located between the dashboard and the windshield on the driver's side. It also can be found on the manufacturer's certification sticker on the driver's side front door.
- Keep valuables hidden. Place all valuables in the trunk.
 - Protect your audio system. Removable or hidden radios, stereos, tape decks and CD players are good ideas, as is discrete placement of audio system speakers.
 - Keep important documents safe. Never leave your vehicle title or registration in your glove compartment. Thieves can use these documents to sell your car or to impersonate you if they are stopped by the police.
 - Keep a copy of your vehicle's VIN, license plate number, your insurance

identification card number and your vehicle registration number with you at all times. If your vehicle is stolen, you will



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need this information to complete police and insurance company reports.

- Use alarm systems and install anti-theft devices, such as ignition cut-off switches, fuel cut-off devices, steering wheel locks and hood locks. Anything that slows a thief down will decrease the chances that your car will be a target.
- Many insurers offer a discount, usually ranging from 5 to 30 percent, on comprehensive coverage to policyholders whose cars are equipped with these devices.
- Certain cars are stolen more frequently than others. Check with us to find out whether or not that new car you're thinking about buying falls into the high-risk category.