

# Make Vigilance the Hallmark of Auto Theft Awareness Month

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*About One Million Vehicles are Stolen Annually; Comprehensive Coverage Provides Important Insurance Protection*

## INSURANCE INFORMATION INSTITUTE

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**NEW YORK, July 21, 2008** - While the number of cars stolen has decreased between 2004 and 2007, drivers should remain vigilant because auto theft continues to be a major problem with a million vehicles stolen annually, according to the Insurance Information Institute (I.I.I.).

"July is Auto Theft Awareness Month and generally focuses on two issues: taking preventive measures, and knowing what to do if your car is stolen," said Michael Barry, vice president, media relations at the I.I.I.

To prevent your car from being stolen the I.I.I. recommends taking the following precautions:

- Use a security device like a steering wheel lock or a gear shift column lock.
- Keep your car in a garage and lock the garage door.
- If you have to keep valuable personal property in your car, leave it in the trunk.
- Park only in well-lighted areas.
- Never leave your car running while it is unattended.

The I.I.I. and the National Insurance Crime Bureau (NICB) believe in a "layered approach" to auto theft protection. Beyond employing anti-theft and vehicle immobilizing devices, such as fuel cut-offs and smart keys, the NICB recommends the installation of Global Positioning Systems (GPS) to assist law enforcement in tracking a stolen vehicle and checking the NICB's Vehicle Identification Number (VIN) before purchasing a used car; this can be done free of charge via the NICB's VINCheck.

If your car is stolen, have the following information ready to give to the police:

- The year, make, model and color of the car and the license plate number.
- The approximate time the car was stolen.
- A description of anyone you may have seen loitering around your car before it was stolen.
- The names of any witnesses.

One of the biggest misperceptions about auto thefts is where they occur. In fact, more than one-third of all vehicle thefts occur near the car owner's residence whereas one-fifth of these crimes are committed in parking lots. Another one in five thefts takes place when drivers leave their cars unattended, with the keys in

the ignition.

### **Auto Insurance**

Even though about half of all stolen vehicles are eventually recovered, thieves often strip the vehicle for its parts. Auto theft is covered under the comprehensive portion of an auto insurance policy. Theft coverage applies to the loss of the vehicle as well as car parts such as air bags. Comprehensive coverage, which is optional, also pays for fire, vandalism, weather-related damage (including damage from flooding, windstorms and earthquakes).

According to national studies, about 77 percent of all insured U.S. drivers purchase comprehensive coverage. However, some drivers discontinue their comprehensive coverage when an automobile loan is paid off or when the book value of the car is so low that it costs less to replace the vehicle than to pay for the extra insurance. If you are considering dropping comprehensive insurance, you should talk to your agent or insurance company representative about the right choice for your situation.

For more information on auto theft, see Issues Update: Auto Theft.

For more information on insurance, go the I.I.I. Web site.

For a related video, see Automobile Theft.

*The I.I.I. is a nonprofit, communications organization supported by the insurance industry.*

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