

Preventing Auto Theft

WHY IS AUTOMOBILE THEFT A PROBLEM?

- Over the past decade, ICBC has paid out more than \$1 billion for auto crime claims: theft of vehicles, theft from vehicles and vandalism.
- If you've ever had your car broken into or stolen, you'll understand why that amount only reflects part of the cost. Your deductible, the replacement of any personal belongings that were in the car, and the invasion of your privacy are all costs that you have to pay.
- 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.

In the "Crime" Triangle, the three corners are the 'Available Target', the 'Motivation' and the 'Opportunity'. The object in the elimination or prevention of crime is to remove any one of the three elements.

The available target is the car, which cannot be removed. We also cannot control the motivation to steal. However, the opportunity to steal can be controlled through a proper security program. Car thieves target vehicles that present the least amount of 'hassle'. A vehicle equipped with an anti-theft device is more of a hassle than one without.

ANTI-THEFT DEVICES CAN DETER THIEVES THREE WAYS

- Physically — no thief wants to waste precious time exerting a lot of physical effort.
- Visually — just the sight of an anti-theft device inside a car will put off many thieves.
- Audibly — thieves never want to draw attention to themselves.

TYPE OF ANTI-THEFT DEVICE

- Mechanical devices physically lock parts of the car so that thieves can't drive away in the car. Steering wheel locking bars are the most common mechanical devices. Other mechanical devices include transmission locks, steering column locks, shifter locks, brake pedal locks, hood locks or wheel clamps.
- Vehicle alarms discourage thieves by drawing attention to a vehicle through loud noises (sirens, beeps, etc.) often accompanied by flashing lights when the vehicle is disturbed. Their usefulness is diminished by people's lack of reaction to them.
- Electronic immobilizers cut off power to parts of the vehicle's electrical system so the vehicle cannot be started. In some cases, an alarm can also have an immobilizer built into the system. Passive devices automatically arm themselves when you turn off the vehicle and remove the keys or shut the door. An active device is one you have to set yourself, usually by moving a switch or removing a separate key or pushing a button.

EASY PREVENTION TIPS

- Never leave your keys in your vehicle
- Don't hide your extra key on your vehicle
- Lock your vehicle
- Lock your garage
- Be sure to watch the door close each time you leave or enter secure parking areas
- Invest in a good anti-theft device
- Don't leave valuables in your vehicle
- Mark your belongings
- Know what is covered under your insurance policy
- Never assume your vehicle won't attract a thief
- Look for a well-lit, open areas, near pedestrian activity if you're parking outside
- Avoid the buildup of old insurance decals when applying new ones

An average day in BC:

- 64 vehicles stolen
- 112 broken into
- 74 vandalized

2004 figures, ICBC-reported incidents only.



Car theft costs Canadians about \$1.2 billion a year

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