



**TIP SHEET**

# Auto & Vehicle Theft



The personal and financial cost of auto theft can be staggering. Every car owner in Canada helps to pay for the nearly \$1 billion, annual cost of auto theft through the payment of higher insurance premiums. Others are directly effected through the theft of their vehicles, money and related crime that can lead to loss of life. In order to protect yourself and reduce the costs associated with auto theft, we urge you to be take a moment to assess your risk and follow these basic steps.

**RISK FACTORS**

Transportation and financial gain are the most common reasons for vehicle theft.

**Vehicles Stolen As Transport**

Any vehicle may be stolen, given the opportunity, for basic, short term, transportation. While the majority of these thefts are classified as “joy-rides”, many vehicles will become involved in further criminal activity once they have been stolen. Thefts used for “joy-rides” are the easiest to prevent and simply involve making it difficult for a person walking by.

**Vehicles Stolen For Profit**

Late model sport utility and luxury cars (less than five years old) are the favourite targets for this type of theft. Vehicles stolen for profit can be sold locally, shipped out of the country, or completely dismantled and sold for parts by organized groups that function like a business. Thieves engaged in this type of activity will often change the Vehicle Identification Number (V.I.N.).

**Most Commonly Stolen Vehicles**

- Dodge Caravan
- Dodge Neon
- Plymouth Voyageur
- Honda Civic
- Honda Accord
- Chrysler Intrepid

**Common Theft Locations**

The most common location for vehicle thefts is large, anonymous parking lots such as those associated with:

- shopping malls
- commuter train stations
- movie theatres
- airports
- automotive dealerships

Vehicles are also stolen from residential driveways and unlocked garages.

**PREVENTING MOTOR VEHICLE THEFT**

You can dramatically reduce the risk of vehicle theft by following these simple do’s and don’ts.

**DO**

- always lock your vehicle and close your windows tightly
- wherever possible, when parking, turn your wheels and set your parking brake to make towing your vehicle more difficult
- utilize an anti-theft device such as a steering wheel lock, an automatic engine shut-off, a tracking device or the permanent etching of identification information onto your windows

**DON'T**

- leave an unattended vehicle running
- leave your keys in the ignition
- place a spare key in the vehicle
- leave original insurance or owner-ship documents in your vehicle.



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#### IF YOU ARE A HOMEOWNER...

Every year thousands of homeowners are surprised to discover their motor vehicle has been taken from their driveway.

Most of these thefts can be easily prevented as they result from people leaving their vehicles parked in the driveway overnight or warming up in their driveways.

In order to prevent these thefts from happening, we urge you to:

- use your garage for parking your vehicle
- lock the garage door
- minimize the risks when warming up your vehicle by using the following tips.

#### MINIMIZING RISKS WHEN WARMING UP YOUR VEHICLES

Nothing attracts a car thief like an unattended, running vehicle. In order to reduce the chances that a vehicle you're warming up will be stolen, it is essential that you keep your vehicle locked. Two effective ways to ensure this is done, includes purchasing and using a "pull away" key chain equipped with a spare key or a remote starter. And remember, never remote start a vehicle that is parked in a garage.

#### IF YOU DON'T HAVE A GARAGE...

If you must park in a visible location outside, we recommend:

- parking the vehicle as close to the house as possible,
- installing a motion activated light directed at the driveway

Additional security can be achieved by utilizing an anti-theft device or parking an inexpensive, older vehicle behind the new one, if available.

#### PREVENTING THEFT FROM VEHICLES

##### Always lock your car

Theft from vehicles is another reason why you should always lock your car. Opportunistic thieves will often rummage through any type of vehicle they find unlocked seeking valuables in your car. Prevent this type of theft by always keeping your vehicle locked or within a locked garage.

##### Never store valuables in open sight

Never attract thieves to your vehicle by storing valuables or packages in open sight. Opportunistic thieves will not hesitate to break into your vehicle if they see something they want or think there might be value in such as a briefcase or empty purse.

Prevent damage to your vehicle and loss of its contents by removing valuables from your vehicle at your earliest opportunity. Where you must store valuables in your vehicle for a short period of time, lock them in a trunk or, where your vehicle does not have a trunk, cover them as discreetly as possible.

##### Purchase stereo components that can be removed from their brackets

To prevent loss of stereo and other electronic equipment, purchase components that can be removed from their brackets and locked in a secure area.

Never "advertise" the fact that you have an expensive system, by playing your stereo loudly before you park.

#### ANTI-THEFT DEVICES

There are numerous auto manufacturer or after market anti-theft devices available. Some insurance companies will provide you with a rate discount if you use these devices. To help you decide which device(s) may be best for you, consider these facts before you buy:

- steering wheel locks: while an excellent visual deterrent, are relatively inconvenient to use and cannot be relied on to physically stop a thief
- the most effective anti-theft systems are systems that set themselves.



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#### ANTI-THEFT DEVICES

- the hidden nature of automatic engine shut-off switches offers no visual deterrence (unless window decals are used) but is the best means of preventing vehicle theft
- satellite tracking devices, while excellent for locating stolen vehicles, offer no visual deterrence (unless window decals are used) and will not physically prevent your vehicle from being stolen
- window etching offers a visual deterrence that reduces the value of the car to profit oriented thieves, but may not deter thieves looking for short term transport
- car alarms create an audio deterrent the effectiveness of which is reduced by the frequency of false alarms. Car alarms can be combined with engine disable switches

#### PROTECTING YOURSELF WHEN PURCHASING A USED VEHICLE

Without expert examination, it can be extremely difficult to tell whether a vehicle currently offered for sale is stolen.

In order to reduce the chances that you may suffer loss through the purchase and subsequent seizure of a stolen vehicle, it is important to always use a reputable dealership (this can be established by calling the Ontario Motor Vehicle Industry Council at 416-226-4500).

When purchasing from a private owner:

- go to their residence (a criminal is unlikely to let you know where he lives)
- be very suspicious if the price is lower than normal
- speak to the previous owner (s) and/or manufacturer to establish the history of the vehicle, e.g. where was the vehicle originally shipped to and does the V.I.N. match the vehicle
- pay by cheque and ask for a receipt.

Criminals regularly take advantage of an unsuspecting public to unload stolen or misrepresented vehicles. Consumers are often shocked to learn that:

- they can lose their vehicle (along with their money if the vehicle they purchased turns out to be stolen)
- a Ministry of Transportation Vehicle history is no guarantee that the vehicle has not been stolen
- Purchasing a used car through a car dealership is no guarantee that the vehicle was not stolen
- You can be charged with possession of Stolen Property depending on the circumstances.