



## Learn More About Car Theft Prevention

### Was Your Car Broken Into?

Do you ever leave your key fob or keys in your vehicle? If so, you're among a growing number of drivers that are getting accustomed to leaving their cars unlocked with their keys inside.

According to the [National Insurance Crime Bureau \(NICB\)](#), over 1 million vehicles were stolen in 2022, marking a 7% increase from 2021. In 2021, the [NICB](#) reported that more than 100,000 vehicle thefts occurred in which keys or fobs were left in vehicles.

New technology may have contributed to the rise in car thefts. For example, a remote car starter with push-button technology can make it easier for car owners to forget their key fob inside when leaving the car, allowing criminals easy access to it.

The good news is that there are car theft prevention techniques that will [safeguard](#) you from this type of headache. In addition to ridding themselves of their own bad habits, car owners can take basic precautionary measures and use a few simple, affordable devices to help prevent car theft. Here's how you can avoid helping crooks steal your car.

## Car Theft Prevention Techniques



### Use a Remote Car Starter

While July and August typically have the highest instances of vehicle theft, every month in 2020 saw an [increase](#) over the month before. Freebie thefts are particularly common in the fall and winter months, likely because many car owners tend to start their cars to warm them up, before running back inside to grab their coffee or lunch, leaving the vehicle on with the keys in the ignition. Sitting in a cold car on a frigid winter morning is certainly unpleasant, so it's

understandable that someone might want to warm their car for a few minutes before hitting the road.

But, given the very real risk of having your car stolen if you do that, it makes sense to consider a more secure alternative for warming up your car like a remote car starter system. It allows you to start your car without having to put the key in the ignition or even unlock it. This eliminates the risk of leaving your car unattended and unlocked with the keys inside, preventing you from having your car broken into while you're getting ready to leave your home.

How does a remote car starter work? It's basically a transmitter that connects to a receiver attached to your car's starter mechanism. When activated, it starts the car, including the temperature controls. If you set the temperature prior to turning off the vehicle the evening before, the car will warm to that temperature the next morning once the remote car starter has been pressed.

## Install a Remote Kill Switch for Your Car

Another way to thwart car thieves is to install an auto kill switch, which prevents someone who is not aware of the switch from starting the car. A remote kill switch is a low-tech device with an on/off toggle that can be connected to the ignition circuit, the fuel pump or the battery. You can install a remote kill switch yourself, but if you don't know your way around your car's electrical wiring, have a professional mechanic do it instead.

An auto kill switch is a very effective deterrent to car thieves, so long as it is placed somewhere inside the car where thieves will not be able to see it, such as in the glove compartment, under the dashboard or under a seat. Once installed, you can turn on the remote kill switch for your car before leaving your car. Essentially you're disabling the engine and preventing thieves from starting the car without first turning off the kill switch.

## For Car Theft Prevention, Park Your Car in Safe, Well-Lit Areas

In addition to installing new equipment, there are a few car-theft prevention tactics that you can do to keep thieves away from your car. If you have a garage, park your car in it and keep it locked. Caution: Avoid using your remote car starter if your car is parked in your garage, as this can cause a dangerous build-up of [carbon monoxide](#) in your home and garage.

If you don't have a garage, be sure to park your car in a location that will make it a less attractive target for criminals. This means parking in safe, well-lit

areas, as thieves are much less likely to try to break into a vehicle that is easily visible to passersby.

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## Catalytic Converter Thefts are on the Rise

According to the [National Insurance Crime Bureau \(NICB\)](#), catalytic converter thefts increased 1,215% from 2019 to 2022.

The catalytic converter is a device that helps control your vehicle's emissions, by converting hazardous exhaust to less harmful gasses. It's part of your exhaust system and is usually located between the engine and your muffler.

Catalytic converters contain precious metals, which thieves can sell to scrap metal recyclers. Hybrids, SUVs and trucks are popular targets for catalytic converter theft. In addition to the steps above, consider purchasing specialized clamps and shields that protect this part of your vehicle and talk to your local body shop about etching your vehicle's VIN on the catalytic converter. If you carry comprehensive coverage on your vehicle you may be covered if your catalytic converter is stolen. Contact your insurance company for [more information](#).

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## Top Ten States for Vehicle Theft

In 2022, the [top ten states](#) for vehicle theft were:

- California (202,685)
  - Texas (105,015)
  - Washington (46,939)
  - Florida (45,973)
  - Colorado (42,237)
  - Illinois (38,649)
  - Ohio (29,913)
  - Missouri (29,345)
  - New York (28,292)
  - Georgia (26,529)
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## To Avoid Getting Your Car Broken Into, Take Valuables Out of It

Another precaution to help avoid getting your car broken into is to take all valuables out of the car, as these might entice would-be thieves. This includes items like:

- Cell phones
- Laptops
- Purses
- Wallets

Also, avoid leaving your car's title in the car itself. Having that and your car's registration would make it easy for the thief to sell your vehicle before they're caught. It is also a good idea to implement a steering wheel lock if safer parking spaces aren't available. Prevent your car from being stolen by implementing anti-theft devices and you may avoid having your car broken into and you can avert having to file an insurance claim.

## What Car Theft Means for Your Insurance

Sometimes, even when we plan and prepare, the unthinkable can happen and you can have your car broken into. Was your car broken into? Was it stolen? You'll have to report the theft to the police—but that isn't all.

If you have comprehensive coverage, you'll also have to file a claim with your [car insurance](#) company. While you wait for the claim to process, you'll probably need to rent a car. The rental car that you end up with might not have the same features as your stolen car. This will depend largely on the type of coverage you have.

If, for example, you have only basic transportation expense coverage, you might not be able to rent a vehicle that is comparable in class, size and options to the one you lost, unless you're willing to pay for any additional expenses yourself.

And before your insurance company will pay out for the stolen car, you'll have to pay your deductible, which depending on your policy, might be substantial.

Furthermore, if your car is stolen, you might face some additional—and quite substantial—expenses. If for example, you still owe money on the car's loan

or lease, part of the money you receive from your insurer will go toward paying off the loan or the lease.

Note that the insurer may not pay the entire purchase price of the vehicle unless you have gap insurance. They may only pay the current cash value of the vehicle after factoring in your deductible and your car's depreciation. If the cash value of the stolen car is less than what you owe on the car, you will have to pay the difference out of your own pocket. If you're purchasing a new car, contact your insurance company to see if you qualify for gap insurance.

## What Insurance Do You Need to Protect Yourself?



Do you know what type of insurance you need to protect yourself if your car is broken into or stolen? Although you can avoid some car thefts by taking a few precautions, it's best to have the appropriate insurance coverage in order to protect against an unwanted scenario. Your [auto insurance policy](#), depending on how much coverage you have for your vehicle, will be what you rely on if your car is broken into or stolen.

**How can gap insurance help you?** If the amount you owe on your car is greater than the current value of your car, you may find yourself unable to pay off the loan and afford a replacement car. But if you have [gap insurance](#), it can help cover the difference between what you owe and what the insurance has paid out.

**What are the benefits of new car replacement insurance?** With [new car replacement insurance](#), your insurance company will replace the car so long as the theft happens before you reach a set number of miles or a set period of time.

Just remember that you need to have these coverages in place *before* the theft occurs, so it pays to plan—in addition to taking your keys inside and locking your car.