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Learn More About Car Theft Prevention

Kathy Simpson

Car Insurance (<https://Extramile.Thehartford.Com/Tag/Car-Insurance/>)

Car Safety (<https://Extramile.Thehartford.Com/Tag/Car-Safety/>)

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.

FBI data (<https://www.fbi.gov/news/pressrel/press-releases/fbi-releases-2020-crime-statistics>) shows motor vehicle thefts increased 11.8% in 2020.*

The National Insurance Crime Bureau (NICB) (<https://www.nicb.org/news/news-releases/nicb-leaving-keys-your-car-can-leave-you-without-your-car>) reported a total of 244,845 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.

Feedback

The good news is that there are car theft prevention techniques that will safeguard (<https://extramile.thehartford.com/auto/safety/>) 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 (<https://www.nicb.org/news/news-releases/auto-thefts-surge-2020-according-new-nicb-report>) 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 (<https://extramile.thehartford.com/auto/safety-auto/car-theft-prevention-2/wellness/carbon-monoxide-poisoning>) 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.

Catalytic Converter Thefts are on the Rise

According to the National Insurance Crime Bureau (NICB) (<https://www.nicb.org/news/news-releases/catalytic-converter-theft-skyrocketing-nationwide>), in 2018 there were fewer than 1,300 thefts of catalytic converters reported. However, that number jumped significantly to more than 14,000 in 2020.

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 (https://s0.hfdstatic.com/sites/the_hartford/files/catalytic-converter-theft.pdf).

Top Ten States for Vehicle Theft

In 2020, the top ten states ([https://www.iii.org/fact-statistic/facts-statistics-auto-theft#:~:text=The%20top%20five%20states%20with,\)%20and%20Nevada%20\(11%2C391](https://www.iii.org/fact-statistic/facts-statistics-auto-theft#:~:text=The%20top%20five%20states%20with,)%20and%20Nevada%20(11%2C391)) for vehicle theft were:

- California (168,323)
- Texas (84,276)
- Florida (38,271)
- Colorado (30,452)
- Washington (27,399)
- Georgia (25,506)

Georgia (23,300)
Missouri (24,189)
Illinois (21,332)
Tennessee (21,098)
North Carolina (20,520)

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 (<https://www.thehartford.com/aarp/car-insurance>) company. While you wait for the claim to be processed, you'll probably need to rent a car. The rental car that you end up (<https://extramile.thehartford.com/auto/safety-auto/car-theft-prevention-2/auto/rental-car-insurance>) 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.

Learn more: Seven Things You Should Know About Insurance Deductibles
(<https://extramile.thehartford.com/home/home-insurance/how-deductibles-work/>)

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.

Learn more: Gap Insurance - What Is It & Do I Need It?
(<https://extramile.thehartford.com/auto/car-insurance/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 some car thefts can be avoided 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 (<https://www.thehartford.com/aarp/car-insurance>), 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 (<https://extramile.thehartford.com/auto/gap-insurance/>) (<https://extramile.thehartford.com/auto/gap-insurance/>) insurance (<https://www.thehartford.com/aarp/car-insurance/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 (<https://www.thehartford.com/aarp/car-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.

**This is the most recent year for which car theft statistics are available.*

Leave a Reply

*Disclaimer: Comments are subject to moderation and removal without cause or justification and may take up to 24 hours to be seen in comments. Your email address will not be published. Required fields are marked * Please do not include personal policy information; if you have questions or concerns regarding your policy with The Hartford, please log into your account or you can speak directly to a Customer Service Representative (<https://www.thehartford.com/contact-the-hartford>).*

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Feedback

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113 Responses to "Learn More About Car Theft Prevention"

***Nina Lilienthal-Murphy* / August 26, 2022 at 3:17 pm** [Reply](#)

Several years ago, our catalytic converter was stolen in a parking garage. We thought that the garage participated in helping the thieves, although we cannot prove it. Make sure the floor you park on has cameras, the floor we parked on did not.

The advice The Hartford gives is so valuable and appreciated. I encourage everyone to pay attention, for it could happen to you. I hope not, but in California you should always expect the worst, and if it does NOT happen than you've taken the appropriate steps.

Thank you, Hartford!!

***TENA KIMAIYO* / August 25, 2022 at 5:16 pm** [Reply](#)

I am new to The Hartford and appreciate the articles you share regarding Auto Thefts. I drive a Kia and when I heard about the increase in thefts I moved my car next door to my father's garage who no longer drives. My car will remain in the garage windows up, doors locked and alarm set for the foreseeable future

***Extra Mile Staff* / August 26, 2022 at 7:22 am**

Thanks for reading, Tena!

***William Haney* / August 24, 2022 at 3:28 pm** [Reply](#)

Would like to know if I have all my coverage I need for Theft on my 2012 Kia Sedona EX Van.

Thank You

William Haney

***Extra Mile Staff* / August 26, 2022 at 7:39 am**

Feedback

William – For specific questions regarding your auto policy, we recommend you speak to one of our customer service representatives. They can be reached by calling 877-896-9320. Thanks!

***john* / August 5, 2022 at 12:17 pm**

Reply

The repair shop should never leave the keys in the car. When they get done, they leave the car in the lot with the key in it and anyone can drive off with it.

***Michael* / August 4, 2022 at 11:35 pm**

Reply

I just bought a new car... it's got a key fob...I decided to wear it around my neck as putting it in a pocket. It's interesting, as I approach the vehicle the interior lights go on, and as I grip the door handle, it unlocks. Also, I've learned that when I'm getting gasoline, the car must be unlocked, in order for the exterior gasoline door can open... as soon as it's open, I lock the car. I've read about folks having their cars stolen while getting gas.

***EvaLena Cole* / July 23, 2022 at 12:47 pm**

Reply

The set numbers mileage you have

***Carole A. Daniels* / July 23, 2022 at 10:37 am**

Reply

This was very interesting to read! I always have locked my car ever since I started to drive many years ago, but thieves will find a way if they want your car! I did not know that these items are available and will definitely look into them! Thank You!

***James crowder* / July 23, 2022 at 9:46 am**

Reply

Good information, will put this in operation.

***James Lawlor* / July 21, 2022 at 9:56 am**

Reply

The article offered some and new advice about protecting my car from the dangers of theft. I am thinking seriously about calling my dealership about installing the remote killer switch and the specialized clamps and shields and etching my VIC number on

Feedback

my catalytic converter.

Valerie Burns / March 14, 2022 at 12:02 pm

Reply

Please comment on the effectiveness of 1- A “club” locking the steering wheel and an after market alarm system. Also the “Low Jack” device or app.
I didn’t see any of these addressed.

Glenn / August 9, 2021 at 7:41 am

Reply

The latest “craze” in theft are catalytic converter thefts. Honda and Toyota seem to be the primary targets. Thieves can remove them in minutes, regardless of where you are parked; home, grocery store, malls, etc.
Replacement can run in to thousands of dollars. How can insurance help us with coverage, especially with older models?

Felecia Kinmon / July 12, 2021 at 8:26 pm

Reply

I want too get a remote start for the winter, and a antitheft device

Gary Olafson / July 16, 2021 at 12:30 pm

Felecia, Review this U-Tube VLOG, by Scotty Kilmer, a professional mechanic, 45 year career 1st.

<https://youtu.be/Cx0oG4vRWG0> (<https://youtu.be/Cx0oG4vRWG0>)

If for some reason this link, I provided you doesn’t work, contact me via my e-mail address above.

Basically, Scotty is saying Do Not attempt to add this accessory to your car (and I agree).

Linda G / July 12, 2021 at 12:34 am

Reply

I make sure there is nothing in my glovebox with my address on it. If my car would be stolen, I would not want someone to have access to my home — using my address and garage opener. (Thief would already know that I am away from home — with no quick way to return...) On my insurance card, always kept in glovebox, I carefully cut out my address, run clear tape over both sides where it is cut, and write below “See owner’s driver license for address.”

On the rare occasions when I have had to park outside my garage, I make sure to take

Feedback

the garage door opener inside with me. Preventing car theft is important, and so is preventing burglary. The Hartford covers both my car and home insurance.

Extra Mile Staff / July 16, 2021 at 10:03 am

Linda – Thanks for reading and thanks for being a customer.

Carole A. Daniels / July 23, 2022 at 10:41 am

You are a very smart girl, Linda! Thanks a bunch for your ideas! I will do the same myself! Actually never even thought of this before! 📄😬

Janice H / July 12, 2021 at 12:21 am

Reply

Why don't you post info on how to prevent catalytic converters from being stolen; educate people about which cars are most likely to have their "cats" stolen; discuss whether or not engraved VIN number on your cat does any good; alternative anti-theft shields for your "cats".

Bonnie S Medland / July 11, 2021 at 4:44 pm

Reply

Some cars have a lock on the glove box where you keep you auto insurance certificate and car registration, please lock your glove box and make it more difficult for thieves to get

your information. I knew a young women who was in prison for stealing these documents and then burglarizing their home.

Douglas / July 23, 2022 at 6:15 pm

The lock on the glove box is designed to keep kids and nosey valets out of your stuff, not to stop a determined thief. Breaking that lock with a large screwdriver or forcing the door with a pry bar takes a few seconds and isn't going to effect what the thief will not selling your car to a chop shop

Feedback

what the thief will get selling your car to a chop shop.

Vrlina Nozlic / July 11, 2021 at 2:34 pm

Reply

I have cameras in the front and back of my car windows. I will be able to prove who is at fault in an accident. Besides the fact that my car is a 2012, it is not an easy car to break into. Plus if someone does break into my car and destroys the cameras, I will still have access to the act on my phone. Putting a car start on your phone is stupid as if your phone or purse is stolen, they will be able to break into your car and steal it. It is too bad that you will still not give a discount to someone who has a camera on their car.

Rivera del bronx / July 17, 2021 at 6:48 pm

Can someone recommend a good car camera?

JOSEPH TUGGLE / July 11, 2021 at 12:44 pm

Reply

THANKS a lot for the information.

raymond a holmes / July 11, 2021 at 9:25 am

Reply

One of the biggest reasons here in NC for car break ins is people leaving guns in their cars !!!

Peggy Lee Fryc / July 11, 2021 at 8:40 am

Reply

Like reading all your tip and information.

Edwina / July 10, 2021 at 10:34 pm

Reply

Not a club. Get a Brake Lock. They need a drill and a lot of time and noise to steal the car that has that. I know. I have one.

Edwina Johnston / July 10, 2021 at 10:27 pm

Reply

Feedback

I have a 1996 Toyota Corolla. There is quite a demand for those among thieves. For the last ten years, I have put a BRAKE LOCK on every time I leave my car. Three times, that I know, of thieves tried to steal my car. The Brake Lock is just too difficult to break. You would need a drill and to make a lot of noise.

Michael Parker / July 10, 2021 at 7:23 pm

Reply

We got a catalytic converter shield installed on our Prius. That is supposed to deter theft of the devices.

Roy Stewart / July 10, 2021 at 6:20 pm

Reply

Is it worth having Full Coverage on a 1994 Lincoln Mark VIII ? (Adult driver, Only Driver) - At what dollar point in an accident (Not my Fault) will my insurance pay me for repairs - At what cost would they Total this Vehicle out ? - Have owned for Many, Many years - Can I purchase additional Cost Coverage on this 1994 Lincoln Mark VIII - What book value Insurance companies use ? KBB, NADA or other book values

Extra Mile Staff / July 11, 2021 at 8:27 am

Roy - Thanks for reading. For specific policy and coverage questions, please reach out to one of our customer service representatives at 800-423-6789.

Robert Goehring / July 10, 2021 at 2:04 pm

Reply

I would only add that until and unless these crooks are fully prosecuted and punished (instead of "catch and release" which is the current criminal justice system) we are going to continue to incentivize this crime. For example PD usage of "bait cars" is great, but it doesn't do any good so long as the CJS ignores the victims and rewards the crooks.

Harry D / July 10, 2021 at 1:35 pm

Reply

Nice article. You listed the top states for auto theft, how about a list of the top 10 vehicles that are stolen... I find it hard to believe that anyone can steal a new vehicle. My 2021 Honda seems to be theft proof.

Feedback

Bob / July 10, 2021 at 11:49 am

Reply

Sea levels are rising, and hurricanes and droughts (with the attendant wildfires) are getting more frequent and more severe. While warming up the car is certainly wasteful financially (you're paying for the gas), more importantly it is harmful to the environment. While your five minutes may not contribute significantly, the collective time of all folks doing this can be substantial. Warming the car adds to climate change and detrimental to us all.

Get a grip, stop whining, put on a coat and do everyone a favor by not mindlessly wasting our resources and harming the planet.

Oh yeah, not starting the car without being in it also decreases the potential of theft, as the article states...!

Dan Wright / July 12, 2021 at 5:48 am

Thanks for that. Not only does idling the car waste fuel and generate excess planetary pollution, but it even more disproportionately creates nasty local pollution, especially idling when cold. Your car actually puts out more local pollutants like NOx while idling when warm than while driving 70 on the highway, and cold idling is dozens of times worse than that. Just get in the car and drive. If it's below zero (I live in MN) maybe let it run for half a minute or so, but then get moving. It's actually better for your engine too. Unless you have an infant and it's extremely cold, please don't use remote start! If you really need to warm up your car for cold sensitive individuals, if it's feasible drive half a mile and come back. It's quicker, pollutes less and uses less fuel.

Jack / July 10, 2021 at 11:33 am

Reply

Article oughta say something about car thefts while refueling in a gas station, a very popular crime.

Mike Cody / July 10, 2021 at 11:17 am

Reply

You missed the best anti-theft device. Drive a car with a manual transmission; most of the car thieves out there don't even know what it is, much less have the ability to operate one.

Dan Wright / July 12, 2021 at 5:37 am

Feedback

I drive a manual myself, and appreciate its reduced vulnerability to theft and carjacking. But pretty much no one is going to take any advice to buy a manual for this reason.

Jean Mace / July 10, 2021 at 10:35 am

Reply

do kill switches ever prevent you from being able to turn it off and starting car yourself

Robin / July 10, 2021 at 10:12 am

Reply

I'm incredibly amazed at why anyone one be still so naive & careless enough to invite a thieves by leaving keys & find in a vehicle. It's like leaving open the door to one's home

MarcW / July 10, 2021 at 9:57 am

Reply

Want to really make your car safe? I was broken into the back window and my factory alarm never went off. This device will alert your smart phone for a one time purchase and after several years \$20.00 for an entire year. This is the best thing I have bought to protect my truck.

<https://bmmpr.com/products/bmmpr-one> (<https://bmmpr.com/products/bmmpr-one>)

Bill Lewis / July 10, 2021 at 9:35 am

Reply

I have a Chevrolet Silverado P/U. How do I protect the "cat" from being stolen, when the car is in public parking lots?

Paul / July 9, 2021 at 11:43 pm

Reply

In addition to safeguarding your vehicle from theft upon exiting your vehicle while out in public, lock your car by using the locking button inside the vehicle instead of your remote after exiting. In many instances, car thieves can use an electronic device to "read" and capture your remote's signal and enter your car. There is no problem in using your remote upon return to your car as you would then unlock and enter.

john / August 5, 2022 at 11:59 am

Feedback

I have a 2018 Honda Civic. I programmed the computer to lock my car after I get out. It beeps once and then a few seconds after you step 5 feet away it will beep again and lock. If you do not shut the door right you will get 3 beeps and you need to shut the door again to activate the auto lock. So you need not use the remote which can be detected by an electronic device. It is clever because anyone watching sees you leave without locking the door but in actuality it is locked.

***Carole in Alaska* / December 19, 2020 at 11:50 am** Reply

I sewed small zippered bags interlined with the special reader blocking fabric for my key ring and fobs. One is attached to my handbag, where my key ring/fob is kept while shopping; the other is at home housing the extra fob. Copies of my vehicle docs are carried in my handbag and not left in the vehicle. Short of a physical mugging, I hope my vehicle is safe. If I put photos of vehicle docs on my iPhone, would that be any safer and would photos be acceptable to any law enforcement personnel? I'm assuming I don't lose my phone.....

***john* / August 5, 2022 at 12:09 pm**

It is my understanding that the signal you send when you push the unlock button on the fob is what is captured to be duplicated to gain entrance to your vehicle. It is not like a credit card so the pouch will do you no good unless you carry your credit cards in it also.

***RJS* / March 2, 2020 at 11:46 pm**

Reply

Most newer cars have some type of security built into them, Coded Key, Engine Immobilizer, Key FOB or a Manual Kill switch, Ant-Theft club - We must all remember, Locks are for Honest people. I have even heard about a Tow Truck picking up a vehicle and Steal it that way

***LOUIS TYNDELL* / March 2, 2020 at 1:05 pm**

Reply

Some very good ideas,I am considering adopting some of them

Feedback

J. Fischer / February 29, 2020 at 7:43 pm

Reply

With all of the unwanted but prebundled gewgaws and doodads that came on my 2013 Edge like a mapping system that didn't even show the local hospital in an emergency, why is there no prevention against remote starting the car in a closed garage?? Preferring to turn my head to look before backing up, I don't use (or trust) backup cameras. And I don't cotton to Bluefang fone falderals interrupting my eight-track. But since these oftentimes dangerous add-ons are there, why aren't such failsafe mechanisms built into them??

Oh, and while they're at it and I apparently can't be trusted with a good old-fashioned key that doesn't need to be wrapped in foil, at least include something truly useful like a way to use one fob to find the other one!! I'm 79 and do tend to forget where it is... like, maybe left in the car!!!?? And if I'm forced to have remote locking then at least close the sunroof when I'm on the unlucky 13th floor and a typhoon is approaching!! How about that, eh?

Sheesh...

Dan Wright / July 12, 2021 at 5:34 am

Good point about engaging remote start accidentally. A number of people have died of CO poisoning after doing this with their car in an attached garage. I'd hope the insurance industry would put pressure on automakers about this.

Virgie E. Mangham / February 29, 2020 at 6:23 pm Reply

Thanks for the tips.

Patrick A Cantrell / February 29, 2020 at 5:07 pm Reply

I saw a place in your article with advice to "not" leave your vehicle title and registration in the vehicle. Reason because a thief can steal the vehicle and sell it quickly before you can stop it.

Problem with that in most states is that if an office were to stop you, the first thing they want to see is 1) license, 2) Registration and 3) Proof of ownership.

How to I show them, if those documents are not in my vehicle?

Rivera in bronx / July 10, 2021 at 10:38 am

Acceptable proof of ownership by the police is your registration. Vehicle title is

Feedback

Acceptable proof of ownership by the police is your registration, vehicle title is for buying or selling a car. NEVER leave it in the vehicle. Nor the reg.or insurance card.I suggest carrying these last two items on your person.

John Schillin / July 10, 2021 at 1:31 pm

Keep them folded up in back of your driver's license wherever you keep that.

Ken in Baltimore / February 29, 2020 at 3:53 pm Reply

Why are insurance companies paying out for a car that was stolen with the keys left inside the vehicle? It seems to me that when the owner enabled to car to be borrowed by leaving the keys in it that is not theft and no claim should have been paid out. I suspect these former car owners were unhappy with their car purchase and wanted an easy way to get a new car partially funded by the insurance company. No wonder rates are so high! Never insure these people again and pass on the savings to us!

Dan Wright / July 12, 2021 at 5:29 am

To be clear, the car is your property and it is therefore theft if someone takes it. But yeah, my understanding also was that it might not be covered theft if you left the keys in.

Doug / February 28, 2020 at 4:09 pm Reply

I still cant believe people are stupid enough to leave their car unlocked and with the keys in it!!! "That's called the law of loss" you leave anything out, unprotected.....it WILL be stolen. It's a law!

robin yarnell / February 28, 2020 at 4:00 pm Reply

I never leave keys in my car...

Dee Durum / July 10, 2021 at 10:10 am

You would think in this day and age it would be a no brainer, common sense/knowledge, standard procedure, to not leave your keys in the car! But,

Feedback

unfortunately some people still do.

Chris Bacon / February 28, 2020 at 3:49 pm

Reply

Has anybody done a study about how people actually use the electronic fobs that many newer cars come with? If you get out of a car that uses this system with the fob in your pocket, while the engine is running (say to get your mail or open a gate), the horn blares at you. This encourages the habit of leaving the fob in the car when one needs to step out for a moment to avoid getting 'blasted.'

I do not know if the horn warning is a government requirement or an industry mandate but either way it is a consequence of somebody trying to force things to work contrary to the way many people think and behave. In other words, poor human engineering. I think if they just stopped doing this, or gave an alert in a less obnoxious way, there would be a noticeable drop in fob-left-in-car thefts.

John Schillin / July 10, 2021 at 1:27 pm

On my car, a 2015 mustang, if you get out with the keys and the car is running, AND you close the door, you'll get the annoying beep-beep. However, if you don't close the door, no beeps. Not sure if this works on other makes though.

Dan Wright / July 12, 2021 at 5:31 am

It's certainly not a government regulation, just poor design. My Nissan has a proximity key, but doesn't honk the horn; it just beeps a couple of times.

Michael Kruszynski / February 27, 2020 at 8:09 pm Reply

Thank you for the valuable information!

Jon Bryan / February 27, 2020 at 7:08 pm

Reply

Another low-tech option is to own a manual shift vehicle. It also serves as an effective in-progress car-jack fail. Esp if your kids are in the car during the attempt.

SUSAN JOYCE SABO / December 7, 2019 at 8:40

Reply

Feedback

am

Question: a few years ago I went Xmas shopping and put some parcels into my trunk. It was parked in a safe, well lit area. Car doors were both locked with key fob. After I had gone home I discovered that some parcels were missing. Car, windows, etc. were intact. There was a cigarette butt on the floor on driver's side (I am a non-smoker). I surmised that I had been followed and a thief stole signal from key fob to enter vehicle; open trunk , steal gifts and locked back up. Can wrapping key fob in aluminum foil block the signal from being stolen?

Rivera in bronx / July 10, 2021 at 10:46 am

I'd like to know the answer to Susan's question. It would behoove the insurance industry to do so. How about it Hartford?

Sarah Packer / July 17, 2019 at 1:08 pm

Reply

My son just got a new car, so I wanted tips on ensuring he's safe at all times. I didn't know the Honda Civic was the number one car stolen, as well as the Honda Accord, in 2017. My husband and son drive a Honda Accord, so I'll make sure they take precautions with their cars like having extra keys if you lock themselves out of the car and other car issues! <https://www.jerrys24hrlocsmith.com/services> (<https://www.jerrys24hrlocsmith.com/services>)

Don Rizzo / April 12, 2019 at 6:00 pm

Reply

Thank you for the tips.

Extra Mile Staff / April 12, 2019 at 7:03 pm

Thanks for reading, Don!

daniel ferrari / March 26, 2019 at 2:26 pm

Reply

My 2009 Audi A4 was stolen from my driveway, I had both remotes with me, I'm automotive technician and I was convinced that it was impossible to steal this car without the key...I guess I was wrong. They must use some kind of electronic device... this happened 3/22/2019 I'm still looking

Feedback

this happened 3/22/2019 I'm still looking.

Extra Mile Staff / March 26, 2019 at 4:51 pm

Sorry to hear about your car, Daniel.

Eva Smith / January 28, 2019 at 10:37 pm

Reply

I have OnStar and remote start. Can someone steal my car?

Rebecca Woodland / December 19, 2020 at 11:22 am

The best deterrent is to own a car with manual transmission (stick shift). Even if a thief breaks in they won't get far because hardly anyone knows how to drive a stick! How do I know? It happened to a good friend. Her car was stolen but found a block away because the car stalled and the thief had no experience driving a stick so he fled. The police told my friend that the typical thief does not know how to drive a stick.

Carol G. / January 20, 2019 at 7:03 pm

Reply

Great information . I will take some of the tips to make my car more difficult to steal

Extra Mile Staff / January 22, 2019 at 2:02 pm

Thanks for your feedback, Carol!

Linda / January 20, 2019 at 6:49 pm

Reply

I have LoJac. What do you think of that protection?

Chris / January 20, 2019 at 6:39 pm

Reply

I drive a Honda and went and had a security system put in it that immobilized the vehicle if someone tries to steal it. I told my mechanic about it and he told me that a good thief could cut a few wires and take it even with a good alarm system. He

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advised me to continue to put a club on the steering wheel.

Extra Mile Staff / January 22, 2019 at 2:01 pm

Thanks for sharing your experience, Chris.

Edwina Johnston / July 24, 2021 at 11:10 am

A club on the steering wheel can be cut. Get a lock for the brake at any auto parts dealer. Three times, thieves tried to get into my car but was foiled by the amount of metal they would have to cut through, Foiled!!

EMW / January 20, 2019 at 3:47 am

Reply

Very informative information. Thank you so much. I will try to be careful, my car is silver.

Extra Mile Staff / January 22, 2019 at 1:59 pm

Thank you!

Barbara B. Othon / January 20, 2019 at 2:18 am

Reply

These are very helpful tips. Thank you very much. I do try to be very careful.

Extra Mile Staff / January 22, 2019 at 1:57 pm

Thanks for your feedback, Barbara!

Flan & Pepsi / January 19, 2019 at 7:53 pm

Reply

A friend of mine went for gas and left his car running at the gas pump and went in the station to pay for his gas when he came out of the station to pump the gas his car was stolen. The next time he saw the car and the last time he ever saw the car was on the gas station video tape. The moral of my comment is never leave your car running

Feedback

the gas station video tape. The moral of my comment is never leave your car running unattended at a gas pump or for that matter anywhere.

Food For Thought

Extra Mile Staff / January 22, 2019 at 1:53 pm

Great insight, thank you for sharing!

Raul / January 19, 2019 at 7:53 pm

Reply

Thanks. Great advices.

Extra Mile Staff / January 22, 2019 at 1:53 pm

Thank you, Raul!

Sharon / July 11, 2021 at 10:57 am

Yes, it's so unfortunate & true that our courts lean favor toward the criminal, leaving the honest violated & victimized! Judges need to 'buck up' & call it like it is—"crime"...& treat accordingly with a penalty that discourages repeated behavior.

Fay / January 19, 2019 at 7:08 pm

Reply

Took out car ins. and was told in 2yrs we would see a decrease in total amt for our 3 cars. Never happened , keep getting different people when we call in. Told all other different kinds of stuff of why it keeps going up and our cars are older. That is why I

am not going to cover our house with youit just keeps going up up up and no discount for safe driving like we use to get

Extra Mile Staff / January 22, 2019 at 1:52 pm

Hi Fay, if you are a AARP member check out our Driver Safety course here:
<https://www.aarp.org/auto/driver-safety/> (<https://www.aarp.org/auto/driver-safety/>)

Feedback

Robert Goehring / January 19, 2019 at 6:13 pm

Reply

All great suggestions! However, until and unless the criminal justice system gets serious about establishing real consequences for car thieves, we will continue to green light this behavior. Law Enforcement is not the problem – its the courts and the jails that seem to have a “catch and release” attitude and care more about the rights of the criminals than the victims that are the problem. “Criminal Justice” is really a conflict in terms because more and more there is less justice for the victims of crime. The police put their lives on the line every day and do a great job, but the courts and jails can’t seem to do their part.

J. Hicks / January 19, 2019 at 5:07 pm

Reply

Speaking from 30+ years as an auto damage appraiser

- Cars aren’t always stolen for their resale value. Sometimes they are, and sometimes they are stolen just so the parts can be stripped off, but a substantial number of car thieves are simply looking for a ride somewhere – be it across town, or across the country.
- Hondas and pickups in general are popular targets because they have been (traditionally) easier and quicker to break into, and drive off with. They also blend well with the other cars on the road, so the thieves can remain anonymous longer.

Extra Mile Staff / January 22, 2019 at 1:49 pm

Great feedback, thank you for providing these ideas.

Sue / January 19, 2019 at 4:14 pm

Reply

Also heard about thieves will open door and steal while a driver is distracted while fueling the vehicle...so lock doors when fueling etc

Extra Mile Staff / January 22, 2019 at 1:48 pm

Great addition Sue, thank you!

Feedback

Lorraines / January 18, 2019 at 3:17 am

Reply

Marina,

Where do you live? I think it'd be cheaper for you to buy/rent a garage!

Carolyn / January 17, 2019 at 11:29 pm

Reply

Also, when exiting your car, lock it with the inside button on your door and not your fob button on your keyring after you exit. Thieves are sitting outside and have equipment to gather your info from your fob and can unlock your car, steal things and steal the car.

Extra Mile Staff / January 18, 2019 at 12:56 pm

Great additional piece of information. Thank you, Carolyn.

Rivera/Mussenden / July 10, 2021 at 10:20 am

If you don't hear the "beep..beep" alerting you the anti-theft system is activated then it may not be.

Dan Wright / July 12, 2021 at 5:23 am

If you do that, in many cars you won't activate the alarm system. Also, I think the info about code scanning may be apocryphal: didn't alarm systems start using randomized codes like 30 years ago? In any event, even if there is truth to that it only gives thieves access to the contents, not the ability to steal the car. Sending an alarm code can unlock the doors but will not enable the ignition.

robert j barrilleaux / January 17, 2019 at 7:07 pm

Reply

you might include in your next newsletter to lock your doors when exiting the vehicle with the switch located on the inside of the door. Using the remote signal can be picked up with special equipment by a would-be thief and can record this signal with which to open your vehicles door.

Extra Mile Staff / January 18, 2019 at 12:55 pm

Thank you, Robert!

Feedback

Rivera/Mussenden / July 10, 2021 at 10:13 am

the problem with that is the security/anti-theft system may not engage unless the remote is used.

roger brenneman / January 17, 2019 at 2:54 pm Reply

don't leave your keys in the ignition when you are pumping gas.

Extra Mile Staff / January 17, 2019 at 5:41 pm

Great suggestion, Roger!

Dan Wright / July 12, 2021 at 5:55 am

I'm kind of amazed how many people now leave their cars running while fueling. I remember big warning signs on the pumps warning not to do that back when I was a kid (and I think it was even illegal in my state), but that all seems long forgotten. Is it that inconvenient to turn a key?

Marina / January 7, 2018 at 9:15 pm Reply

It is said that, 2 am and 5 am are the likeliest times a thief will visit. And they have been at my place at those times. I pushed rubber spatula heads down inside the gap at the bottom of the windows after a thief used a wedge and tried to detail the windows so that they could get in and steal my truck. I blocked the hood latch with metal plates, too so that the hood cannot be popped either. I found a welder which is going to set up covers for my windows and wheels that, unless the doors are unlocked, there will be no entering my vehicle any other way nor stealing the tires with original rims which are in good condition.

Bobby / November 21, 2017 at 12:36 am Reply

Any advice for hybrid owners? I don't think anyone can steal it without the fob but I'm probably wrong.

Feedback

***Aurora* / November 18, 2017 at 11:29 pm**

Reply

Thank you for the heads up. I didn't realize that my truck is a desirable theft object. I'll take steps to make it safe.,

***Lisa Gross* / November 18, 2017 at 3:28 pm**

Reply

What safety tips do you have for carjacking?

***Gary Olafson* / July 10, 2021 at 11:36 am**

Keep your eyes moving around you, your car and your surroundings. Most carjackings occur when vehicle has stopped. If you see someone glancing at you, make sure your car doors are locked. Do not open a door or window to talk to that person. Just say NO. And, then drive away.

***Dan Wright* / July 12, 2021 at 6:04 am**

Having a somewhat older and/or otherwise less desirable car helps too. And lowers your insurance rates! I have a lot of neighbors who drive nearly-new luxury cars, but carjacking is also out of control in my city. There are no guarantees, but driving a 5-10 year old mainstream brand (Nissan, not Infiniti; VW, not Audi; Ford, not Lincoln) is going to make you a lot less of a target.

***Arthur Taylor* / November 17, 2017 at 1:24 am**

Reply

Do you have a list of accepted security systems for both home and car. I don't want to purchase a system and have be unaccepted.

Thank you,