

## Lessons from an Auto Thief

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I know several people who've had their car stolen – do you? It happens about every 30 seconds in the US. Some folks were not unhappy – looking forward to a new ride.

Recently a client's new model car was taken from his driveway in an upscale neighborhood using a "replacement" electronic key. Along with the car went a nice jacket, personal checkbook, spare house keys, and other valuables left inside. He quickly became painfully aware of the hassle and issues starting with a 6:00 AM phone call from the store where someone was wanting to cash his checks, then the police and, indirectly, the thief.

### Where does it hurt? ~

The National Insurance Crime Bureau and LoJack report losses and costs include –

- Important mail and bank statements left in full view
- Laptops, spare house keys, checkbooks and other valuables
- House break-ins or at least the costs to re-key your house or apartment
- Clothes and personal items
- Cost to repair your car – or, at minimum, your insurance deductible
- Possible identity theft from personal documents
- Hassle and time to resolve problems with police, pick up the damaged car and arrange for repairs with the insurance company, or purchase a new vehicle

### What are the lessons for all of us? ~

- Don't leave anything of any value in your car – ever! They attract thieves and create lots of headaches to cancel, replace, etc.
- Don't ever leave the car running – 33% of thefts happened this way!
- The exposed VIN number is all it takes to (illegally) make an electronic key at a dealer, locksmith or online. You can cover the VIN number – on the driver's side dash near your windshield – with any small card.
- Have a built-in GPS? Don't program your address in "Home." If your car is stolen at the airport what happens next? The thief pushes 'Home,' drives to your house, then opens your garage with the button in the visor and has the run of your castle! You don't need your exact address to find your way; program your local police station instead!
- Remove or make a copy without your home address of any other documents you leave in your car, like Insurance ID and Registration cards, dealer or garage receipts, guaranties, etc.
- If you have a company car, make sure you have a copy of the vehicle registration in your home – otherwise, you may not remember the License Plate, VIN and other numbers for immediate police reports.