

# CRIME WATCH

## Know What To Do If Your Vehicle Is Stolen

(NAPSA)—After a decade of decline, the latest FBI Uniform Crime Report says vehicle theft is on the rise, with 1.2 million vehicles stolen in 2002. Based on that figure, the Insurance Information Institute (I.I.I.) calculates that five vehicles could be stolen in the next two minutes.

“All too often, consumer attitudes about vehicle thefts are based on misconceptions, which can lead to expensive consequences,” said Carolyn Gorman, vice president of I.I.I., a non-profit organization.

The third annual “Driver Education Days” educates drivers about vehicle theft and accidents. It’s part of “Wiser Drivers Wise Up” ([www.wiserdrivers.com](http://www.wiserdrivers.com)), sponsored by the Consumer Protection Association of America and the Insurance Information Institute.

### **Myth: Most Thefts Occur in Unprotected Areas.**

**Fact:** An FBI report shows more than a third of all vehicle thefts occur at a residence.

### **Myth: Stolen Vehicles Are Usually Found.**

**Fact:** About half of all stolen vehicles are recovered but many may still need major repairs. The longer the vehicle is in the possession of criminals, the less chance of complete recovery.

### **Myth: Insurance Always Provides a Rental Car.**

**Fact:** Car theft is covered by comprehensive, but it can take two to four weeks before your insurance authorizes you to get a new car. Review your auto insurance policy annually and make sure it includes replacement rental car coverage, which costs only a couple of dollars a month. Remember, it can cost more for a one-day car rental than a full year of



**It pays to be prepared in addition to taking precautions.**

replacement car coverage.

### **Myth: Thieves Are Not Interested in Older Vehicles.**

**Fact:** In 2002, the top five model years stolen were 1995, 1994, 1989, 1990 and 1991, respectively, according to The National Insurance Crime Bureau. For additional information, including annual lists of the top thefts by region and by year, make and model, and tips to help avoid theft, visit [www.nicb.org](http://www.nicb.org).

Although you may not be able to prevent your vehicle from being stolen, you can take the following steps to help law enforcement recover your vehicle more quickly.

- If you discover your vehicle’s been stolen, notify law enforcement immediately. Be prepared to give the make, color, model, license plate number and Vehicle Identification Number (VIN).

- Keep a photocopy of your registration and insurance card handy.

- Make your vehicle easier to identify. Write your initials on an index card and drop it in the window slot or carefully engrave them inside the trunk, hood or the dashboard near the VIN.