

## CAR BUYING TIPS

Auto theft is one of many factors that determine your insurance premium. When shopping for a car, it's wise to research the susceptibility of similar makes and models to theft. Vehicle "extras," such as custom hubcaps, sound and GPS systems can attract thieves too.

The Highway Loss Data Institute provides insurance theft losses by vehicle make, model and year at <http://bit.ly/iclmA9>. Additional theft information is available from the National Insurance Crime Bureau at [www.nicb.org](http://www.nicb.org).

Consider investing in a factory installed anti-theft deterrent device. Many newer makes and models come equipped with them. Check with your insurer regarding possible discounts.

## AVOID BUYING A STOLEN CAR

Each year thousands of cars are seized from individuals who unknowingly purchased a stolen car because it was a "good deal." When confiscated by police, the buyer not only continues to make payments for the car but also faces the possible charge of receiving stolen property.

- **Make sure the VIN plate matches the number on the seller's title** when you purchase a car. Also be sure that the VIN plates have not been tampered with or altered. Thieves usually remove or replace the plates with ones from a similar make/model.
- **Check vehicle history.** Ask the seller for a copy of the vehicle's current Ohio title. Take it to the title bureau (county in which the car is titled) and ask for a title history, which lists the car's prior owners. The Ohio Bureau of Motor Vehicles provides free online title searches at <http://bit.ly/2mlvSc1>. A free online VIN check service is provided by the National Insurance Crime Bureau at: <http://bit.ly/fThOb5>. Or obtain a vehicle's history (for a fee) online through CarFax Inc. at [www.carfax.com](http://www.carfax.com).
- **Verify the seller's name and address.** It is your responsibility to check all information regarding the car and the seller. If you think a car may be stolen, notify the police. Be sure to report suspected insurance fraud activity to the National Insurance Crime Bureau at <http://bit.ly/1JyaK2T>.

## ONLINE RESOURCES

- All OII consumer Fact Pak brochures: <http://bit.ly/2mqT01O>
- National Insurance Crime Bureau: [www.nicb.org](http://www.nicb.org)
- National Insurance Crime Bureau, report suspected insurance fraud: <http://bit.ly/1JyaK2T>
- Insurance Information Institute, preventing carjacking/theft: <http://bit.ly/geAxyC>
- Ohio Bureau of Motor Vehicles, title or VIN check: <http://bit.ly/2mlvSc1>
- National Insurance Crime Bureau VIN check: <http://bit.ly/fThOb5>
- Home inventory tips and resources: <http://bit.ly/2nsi36m>

### FOR MORE CONSUMER INFORMATION

OII offers free consumer brochures covering a variety of homeowners and auto insurance issues, consumer safety tips and insurance laws. Visit [www.ohioinsurance.org](http://www.ohioinsurance.org) for a variety of consumer-related materials.



Representing Ohio's property/casualty  
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# CONSUMER FACT • PAK



## Crime Prevention Tips

- Crime Prevention Tips For Home
- Crime Prevention Tips For Autos
- Carjacking Prevention Tips
- Vacation Checklist
- Car Buying Tips
- Avoid Buying A Stolen Car
- Online Resources



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Whether it's you, your car or home there are ways to prevent loss and injury. OII offers the following crime prevention tips.

### CRIME PREVENTION TIPS FOR THE HOME

- **Lights, locks and sound are great theft deterrents.** Arrange lights, radios and TVs on timers in various rooms if you plan to be away. Burglars typically target quiet, dark houses.
- **Mark valuables with your drivers license number** using an invisible marking pen or engraver. Once marked, items lose value for fencing operations.
- **Use deadbolt locks** which are more difficult to jimmy.
- **Lights on.** Thieves prefer to work in the dark. Motion sensor and automatic lights work well for illumination and safety, and also deter vandalism.
- **Don't let a stranger into your home.** Ask for company identification then call to confirm.
- **Install a home security system.** A monitored system can provide additional security. Be sure to teach family members how to use the system including immediate response buttons for fire, police and medical emergencies. Notify your insurance company after installation as some provide a discount for monitored systems.
- **Keep valuables off-premises** in a safe deposit box.
- **Keep trees, shrubs and bushes trimmed to avoid an obstructed view.** Tree limbs should not be touching the house. Shrubs should be trimmed 8"–10" below windows.
- **Close blinds and curtains** to prevent a direct view of your belongings.
- **Keep yards open and lighted.** Some privacy fences provide the seclusion a robber needs.
- **If you're gone during the day,** arrange to have packages delivered to work or a neighbor.

- **Cover basement windows with steel mesh** secured by long screws or replace the windows with glass block.
- **Place security locks on tracks of sliding windows and doors.** Most home improvement stores carry them.
- **Don't try to 'trick' a robber.** Security system stickers or signage without an actual system don't always serve as a deterrent.
- **Organize and publicize a neighborhood crime watch program.** Local law enforcement can assist in establishing a program.
- **Inventory your possessions,** including brand and model numbers. Store this information off-premises. Download free software from [www.knowyourstuff.org](http://www.knowyourstuff.org) or an inventory form at <http://bit.ly/2nsi36m> to get started.
- **Secure automatic garage door openers.** Keep them out of sight, locked in your car or glove box.

### CRIME PREVENTION TIPS FOR AUTOS

How can you discourage auto theft? The simplest way is to lock your car and keep the keys. Other tips include:

- Since most auto thefts occur at night, **park in well-lighted areas.**
- **When using a parking lot, choose a park-it-yourself lot** where you keep the keys. Clever thieves have been known to copy car keys when left behind.
- For identification purposes, place **business cards or address labels under floor mats and down door window openings.**
- **Keep car keys separate from house keys.**
- **Use paint or an indelible marker to put the vehicle identification number (VIN)** on the engine hood, trunk lid, battery and other locations on the vehicle.

- Take advantage of **free etching programs** offered by car dealerships to prevent theft of valuable parts such as your vehicle's catalytic converter.
- **Consider installation of a vehicle security system** if your car doesn't come equipped with one.
- **Store your vehicle registration and auto insurance ID card in a secure place** such as a locked glove compartment.
- **If your car is stolen, call the police** and provide the following: license plate number; year, make, model and color of the car; Vehicle Identification Number (VIN); time and location of theft; description of anyone seen loitering nearby; and witness information. Notify your insurance carrier as soon as possible.
- **Never leave your car running and unattended.** It invites potential theft. A safe alternative is to install a remote starter.

### CARJACKING PREVENTION TIPS

- **Think of saving your life.** Your car and belongings can be replaced...you can't. Don't resist an armed suspect.
- **Keep doors locked and windows up** whether in or out of your car.
- **When stopped, allow at least one car length between you and the car in front of you.** This provides room to maneuver if it becomes necessary.
- **Keep your purse and valuables out of view or reach** by storing in the trunk.
- **Don't stop at isolated locations or ATMs.**
- **Keep watch...if you see a stranger approaching your car,** drive away as quickly as possible. Walk away from the car if outside.
- **Keep your cell phone handy** and charged.

## VACATION CHECKLIST

Suggestions to protect your property while you're away:

- Check to see if your community has a neighborhood house-watch program. Notify local law enforcement officials and neighbors before departing. Provide contact information and your cell number so you can be reached in case of an emergency.
- Stop mail, newspapers and all deliveries.
- Transfer valuables and cash to a safe deposit box.
- Place radios, TVs and lights on timers throughout the house for a "lived-in" look.
- Arrange for a neighbor/friend to mow the grass or shovel the drive and watch for deliveries. Having someone check your home occasionally could deter theft.
- Provide your home security system company with your vacation and cell numbers along with a local contact.
- Close your blinds or curtains to prevent a direct view into your home.
- Don't tip off a would-be thief. Keep your vacation plans off of Facebook and other social media endeavors. Do not post pictures on Instagram and other social sharing sites until your return. For more vacation-related social media safety tips, go to: <http://bit.ly/1sYi9TW>.
- Pull the plug on your TVs, computer and appliances to protect them from power surges.
- Remove spare keys from outdoor locations.
- Especially prior to winter travel, make sure your pipes are properly insulated and set your heat high enough to keep them from freezing.