

LOSS CONTROL DATA GUIDE

Vehicle Theft

Where's my car?

Over a million cars are stolen each year. Yours could be next. Professional car thieves can break into a locked vehicle and drive it away in less time than it will take you to read this warning. Amateurs can steal a car almost as fast if doors are left unlocked or keys are left in the ignition.

Professional and amateur thieves have one thing in common . . . they want to steal your vehicle if it's easy and they think they can get away with it. The more you do to make theft difficult for them, the less likely you are to suffer the economic loss and inconvenience of a stolen vehicle.

Some steps that you can take to minimize the potential for vehicle theft are as follows:

- Always lock and remove keys when leaving your vehicle unattended, even if only for a brief period.
- Pick your parking areas as best you can. Try to avoid out of the way areas where a thief can work unnoticed.
- If possible, park your car in a locked garage at night.
- If you must park on the street at night, try to park in a well-lighted, well traveled area.
- Replace knob-type door lock buttons with the tapered style that are harder to pull up with a coat hanger.
- Do not leave valuables exposed in passenger compartments. If possible, place all such items in the glove compartment or vehicle trunk.
- Consider installing security alarms. Depending on your need, there are numerous possibilities available. Local installers can assist you in designing a cost effective system.

Available security options

Basic security systems for vehicles include contacts on doors which will sound the horn or set off some other audible device if doors are opened when the alarm is set. These basic systems are relatively inexpensive and easy to install.

- Sirens can be added.
- Systems can be modified to flash headlights and tail lights on and off.
- Alarms can be transmitted by radio to remote beepers up to 4 miles away.
- Noise detectors can be added to distinguish the sound of broken glass.
- Starter interrupt systems can be added.

There are other systems that can be used independently or combined with the basic system:

- Motion detectors can be installed to detect unauthorized movement of the vehicle.
- Dead bolt hood locks and starter interrupt systems are designed to protect the engine compartment and prevent starting the engine.
- Passive starter interrupt modules can automatically disable the starter when the ignition key is turned off.

All systems can be designed to activate by key, switch, or radio signal. All can be tailored to your individual needs.

The loss prevention information and advice presented in this brochure are intended only to advise our insureds and their managers of a variety of methods and strategies based on generally accepted safe practices, for controlling potentially loss producing situations commonly occurring in business premises and/or operations. They are not intended to warrant that all potential hazards or conditions have been evaluated or can be controlled. They are not intended as an offer to write insurance coverage for such conditions or exposures, or to imply that Great American Insurance Company will write such coverage. The liability of Great American Insurance Company is limited to the specific terms, limits and conditions of the insurance policies issued.