



CRIME PREVENTION TIPS

- **If you can't drive away from a threatening situation, draw attention to yourself**—honk your horn or yell. Invest in a cell phone for emergency use. Remain in the locked car if possible, but don't resist an armed suspect. A car isn't worth risking personal injury.
- **Keep your purse and other valuables out of view** while driving.
- **Drive in the center lane** if possible to avoid being pushed onto the shoulder.
- **Don't stop at isolated pay phones or cash machines.**
- **Keep a lookout if you see a stranger approaching your car.** If in the car, drive away as quickly as possible. Walk away from the car if outside.

PROTECTING YOUR CAR

When shopping for a new car, it's wise to keep in mind the auto theft statistics on that particular model. The more often a particular make and model is stolen, the higher the auto insurance premium. Theft frequency information by make and model is available online at www.hwysafety.org/vehicle%5Fratings/ictl/ictl.htm.

Thieves are interested in any expensive equipment you might have installed in or on your car such as hub caps, hood ornaments and sophisticated sound systems. If you have such equipment, it's even more important to take steps to protect it. There are numerous auto theft deterrent devices on the market today. Check with your insurer regarding discounts available based on such devices.

HOW NOT TO BUY A STOLEN CAR

When looking to buy a used car you can never be too cautious. Be aware that thousands of cars each year are seized from people who unknowingly purchase stolen cars because they were a "good deal." When these cars are confiscated by police, the innocent purchaser not only must continue to make payments for the car he/she no longer has, but also faces the possible charge of receiving stolen property.

Take the following precautions to make sure your "good deal" is not the "wrong deal."

- **Check to see if the VIN matches the number on the seller's title** when you purchase a car. Also be sure that the VIN plate has not been altered. Thieves usually remove or replace the plate with one from a similar make and model.
- **Check the paint on various parts of the car to be sure that it has not been freshly painted.** Cars are sometimes put together from pieces of others, much like a puzzle. Some parts are interchangeable and have no markings by which to identify them.
- **Check the history of the vehicle.** Ask the seller for a photocopy of the vehicle's current Ohio title. Take it to the title bureau in the county in which the car is titled and ask the clerk for a title history. The history lists the names of the car's prior owners. The Ohio Bureau of Motor Vehicles provides free online title searches at www.dps.state.oh.us/atps. Or search the vehicle's history (for a fee) online through CarFax Inc., at 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 feel a car may be stolen, notify the police.

● FOR MORE INFORMATION ●

OII offers free consumer brochures covering a variety of homeowners and auto insurance issues, consumer safety tips and insurance laws. Or visit our Web site for a variety of consumer related materials available for downloading at www.ohioinsurance.org.

Online version of **Crime Prevention Tips** available at www.ohioinsurance.org/consumers/fact_pak.asp.



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AUTO HOME & TIPS!

A major focus of the insurance industry is to prevent losses. Whether it's you, your car or home, there are ways to avoid loss and prevent injury. OII encourages you to follow these crime prevention tips.

CRIME DETERRENTS FOR THE HOME

- **Lights, locks and sound are the best arms against crime.** When away, arrange lights and radios on timers in various rooms. Nothing tips off would-be burglars like a quiet, dark house.
- **Mark valuables with your social security or drivers license number** using an invisible marking pen or engraver. Once marked, items can lose their value to “fences” who convert stolen goods to cash.
- **Use long locking deadbolts**, which are more difficult to jimmy.
- **Illuminate the perimeter.** A would-be thief prefers to work in seclusion. Motion sensor lights and automatic high sodium lights work well for illumination and safety, and also deter vandalism.
- **Don't let a stranger in your home, day or night, who doesn't provide proper identification.** Ask for a person's identification card then call the organization to confirm the person is in fact an authorized representative.
- **Install a home security system.** A monitored system can provide additional security while away. After purchasing a system, learn how to use it properly. Notify your insurer as many offer an insurance discount for monitored systems.
- **Keep valuables in a safe deposit box** at the bank, not on your premises.
- **Keep shrubs and bushes trimmed to a height that provides ample visibility.** Shrubs should be trimmed 8”–10” below window sills and away from window sides.
- **Close blinds and curtains at night** to prevent a direct view of your belongings.
- **Keep the yard as open as possible.** As nice as privacy fences are, they provide the seclusion a robber needs.
- **Cover basement windows with steel mesh** secured by long screws or replace the windows with glass block.

- **Place rods in bottom tracks of sliding windows and doors** making them more difficult to open.
- **Don't rely on alarm system window stickers, especially without a system installed.** Stickers do not always serve as a deterrent. Many robbers check homes to make sure there really is a system installed.
- **Organize and publicize a neighborhood crime watch program.** Local law enforcement officials can assist you.
- **If you are usually away during the day, arrange to have packages delivered** to a neighbor or place of business.
- **Inventory your possessions**, including make and model numbers. Store this information off-premises. Download an inventory form at www.ohioinsurance.org/renters_insurance/images/inventory.pdf.
- **Treat automatic garage door openers like house keys.** Keep them out of sight, locked in your car or glove box.



VACATION CHECKLIST

Here are some ways to protect your property while you're away.

- Check if your community has a neighborhood house-watch program. Notify local law enforcement officials and neighbors before you leave and provide a phone number where you can be reached in case of an emergency.
- Stop mail, newspapers and other deliveries.
- Transfer valuables and cash to a safe deposit box.
- Place radios and lights on timers throughout the house for a “lived-in” look.
- Turn down the volume on your telephone and answering machine so that they cannot be heard outside.
- Arrange to have a neighbor or friend mow the grass or shovel the drive and watch for deliveries. Having someone check your home occasionally could deter a theft.
- Provide your security system company with a vacation phone number or your neighbor's number.
- Close your blinds or curtains enough to prevent a direct view into your home.

DISCOURAGING AUTO THEFT

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-lit 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, **slide business cards or return 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.
- **Consider purchasing a vehicle security system.**
- **Keep your vehicle registration info and proof of financial responsibility ID in a secure place in the vehicle.** Consider hiding them in an unusual location in your car like attached under a seat or in a secluded storage area in the trunk.
- **If your car is stolen, call the police** and provide the following: license plate; year, make, model & color of the car; VIN; time and location of theft; description of anyone seen loitering nearby; and any witness information. Then notify your insurance carrier as soon as possible.
- **Don't leave your car unattended** while warming it up on cold days.

CARJACKING PREVENTION TIPS

You can reduce your chances for carjacking by taking the following steps:

- **Keep doors locked and windows up** when driving.
- **When stopped, allow at least one car length between you and the car in front of you.** This provides you with room to maneuver if it becomes necessary.