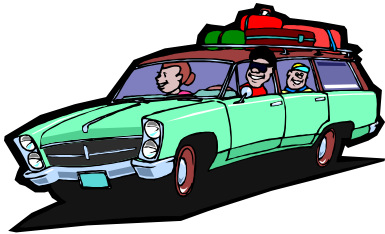


Motor Vehicle Theft Prevention

Motor vehicle theft is a serious problem in many parts of the world. In the United States, the annual loss from car theft is over \$4 billion. The Automotive Information Council reports that over one million motor vehicles are stolen in the U.S. each year. That's one motor vehicle theft every 31 seconds.



For a variety of reasons, some motor vehicles have a greater probability of being stolen than others. As reported by CCC Information Services, Inc., the following are the 25 most stolen motor vehicles in the U.S. in 1996:

Ten Most Stolen Motor Vehicles of 1996

- | | |
|------------------------------|-------------------------------|
| 1. 1994 Honda Accord EX | 14. 1984 Olds Cutlass Supreme |
| 2. 1988 Honda Accord LX | 15. 1995 Toyota Corolla |
| 3. 1992 Honda Accord LX | 16. 1987 Chevrolet Caprice |
| 4. 1987 Olds Cutlass Supreme | 17. 1986 Cadillac Deville |
| 5. 1995 Ford Mustang | 18. 1985 Olds Cutlass Supreme |
| 6. 1986 Olds Cutlass Supreme | 19. 1990 Toyota Camry |
| 7. 1995 Honda Accord EX | 20. 1988 Toyota Camry |
| 8. 1990 Honda Accord EX | 21. 1991 Acura Legend |
| 9. 1989 Toyota Camry | 22. 1995 Toyota CamryLE |
| 10. 1992 Honda Accord EX | 23. 1991 Honda Civic |
| 11. 1989 Honda Accord LX | 24. 1994 Honda Accord LX |
| 12. 1991 Honda Accord EX | 25. 1990 Honda Accord LX |
| 13. 1991 Honda Accord LX | |

• Motor Vehicle Crime Prevention Recommendations

- ✓ Lock it and pocket the keys. Nearly 20% of all vehicles stolen had the keys in them. Remember to lock the trunk, the hatchback or the tailgate of a station wagon or sport utility vehicle (SUV)
- ✓ If your motor vehicle is an older model, replace standard door lock buttons with tapered ones. These replacements are inexpensive and much more difficult to pry up.
- ✓ Don't leave motor vehicle registration, insurance policies, credit cards or other important papers in a vehicle's glove compartment.
- ✓ If you use a self-service gasoline stations or convenience stores, don't leave the keys

in the vehicle when you go inside to pay your bill.

- ✓ Don't place a mini-replica of a license plate or personal identification on a vehicle's key ring.
- ✓ Consider installing safety security film on the windows. With the film added to the glass, the window will be 300% to 400% stronger. Intruders must cut their way through the glass, thus taking more time. The safety film is clear and reflects up to 98% of the sun's ultraviolet rays.
- ✓ Never hide a second set of keys in the vehicle. Extra keys can easily be found if the thief takes time to look. Store a spare key in your wallet.
- ✓ If possible, avoid parking next to vans, pick-ups, and other large vehicles. These large vehicles can "hide" your vehicle and make it more difficult for others to observe.
- ✓ When parking along a curb, angle the front wheels sharply to the left or right, making it difficult for the thief to tow it away. Wheels should also be turned to the side in driveways and parking lots.
- ✓ If your vehicle is rear-wheel drive, back into your driveway. Rear wheels lock on four-wheel drive vehicles, making them difficult to tow. Front-wheel drive vehicles should be parked front end first.
- ✓ Periodically check your license plates to make sure they haven't been stolen, switched or altered.
- ✓ Join Operation Identification and engrave your driver's license number or social security number in several concealed places on, or in your motor vehicle. Drop a business card into the window channel, beneath the seat or behind the dash panel.
- ✓ Engrave batteries, wheel covers and car stereos with either your drivers license number or social security number preceded by your state's initials.
- ✓ Don't invite a vehicle break-in by leaving packages or valuables (radar detectors, cellular phones, compact disc players, etc.) in sight. Take valuables with you, put them under the seat or lock them in the trunk.
- ✓ Whenever possible, park in well lighted and busy areas.
- ✓ Whenever possible, park in an attended lot. Motor vehicle thieves do not like witnesses and prefer unattended parking lots.
- ✓ When you park in an attended lot, leave only the ignition/door key. If your trunk and

glovebox use the same key as the door, have one of them changed. Leaving the ignition key with the attendant, retain all others and be sure the key number does not appear on the key that is left.

- ✓ On cold mornings, never leave your motor vehicle running while it is unattended, in order to warm up.
- ✓ For each vehicle you own or lease, record the following information and keep it in a safe location (not in the vehicle):
 - Make and Model
 - Model Year
 - Registration Number (Plate)
 - Vehicle Identification Number (VIN)
 - Color
 - Name of Insurance Company and Agent
 - Engine Size
 - Any Peculiarities of Vehicle (dents, pin stripes, etc.)
 - Key Number
- ✓ Avoid transferring items to the trunk of a vehicle where it is to be parked. A thief may be watching. Checkbooks, credit cards or other credentials which a thief could misuse should not be left in a motor vehicle.
- ✓ Park as close as possible to an open business.
- ✓ If you have a garage, use it. Lock your garage door. Also lock your vehicle doors, even when it's in the garage.
- ✓ When going out of town and leaving your motor vehicle, if possible, remove the electronic ignition fuse, rotor distributor or the coil wire.
- ✓ If you see a disabled motor vehicle, don't stop. Instead, drive to a nearby telephone and inform the police of the vehicle's location.
- ✓ If your vehicle becomes disabled, attach a white handkerchief to the door handle or window, lock the doors and stay inside the vehicle. If someone stops to help, do not open your door or window. Ask the person to please go to a telephone and call for help.
- ✓ Possibly use cane type steering wheel locks. The metal cane hooks around the brake pedal on one end, and around the steering wheel rim or spoke on the other. The device is drawn tight and locked with a key.
- ✓ You may also use a temporary snap lock which fits over the bulge in the steering

column of late-model American cars, where the ignition switch is, and prevent the ignition from being turned on.

- ✓ Don't disconnect the buzzer that warns of keys left in the ignition. It's for your protection.
- ✓ Possibly use a locking gas cap, not only to prevent theft of gasoline, but to limit a thief to the amount of driving he can do on one tank.
- ✓ There are special locks made for various marketable parts of cars. Battery locks or wheel cover locks may save these items.
- ✓ If your vehicle is not already equipped with one, install an interior hood release.
- ✓ Install different locks for the door, ignition and trunk. A thief who might obtain your vehicle's door key still won't have the ignition key.

- **Anti-Theft Devices**

Anti-theft devices are not foolproof, but they can stop the amateur and slow down the professional. The longer it takes to steal a car, the more attention the thief attracts, and the more likely the thief will look elsewhere. Anti-theft devices include those listed below.

- ✓ **Fuel Shut-Off** — This blocks gasoline flow until a hidden switch is tripped. The vehicle can only be driven a short distance, until the fuel already in the carburetor is used up.
- ✓ **Kill Switch** — The vehicle will not start unless a hidden switch is activated. The switch prevents electrical current from reaching the coil or carburetor. Check your vehicle warranty before installing a "kill switch." Some warranties prohibit installation of these devices, and doing so nullifies the warranty. In such cases, there is a possibility that a STARTER BYPASS SWITCH could be used without affecting the warranty.
- ✓ **Time Delay Switch** — The driver must turn the ignition key from "on" to "start" after a precise, preset interval or the engine won't turn over.
- ✓ **Armored Ignition Cut-Off** — A second tamper proof lock must be operated in order to start the car. "Hot wiring" (starting a car without a key) is very difficult with this device, so it is especially effective against amateur thieves.
- ✓ **Hood Locks** — These make it difficult to get to the battery, engine, or vehicle security system.

- ✓ **Time Delay Fuse** — Unless a concealed switch is turned off, starting the vehicle causes a sensitive fuse to burn out, cutting out power and stopping the motor.
- ✓ **Armored Collar** — A metal shield that locks around the steering column and covers the ignition, the starter rods and the steering wheel interlock rod.
- ✓ **Crook Lock** — A long metal bar with a hook on each end to lock the steering wheel to the brake pedal.
- ✓ **Audible Alarm Systems** — These alarm systems are positioned in the engine to set off a buzzer, bell or siren if an attempt is made to tamper with the hood, bypass the ignition system, or move the vehicle without starting the engine. Choose a system with its own power source, and be sure it turns off and resets automatically after six to 10 minutes. Keys or code numbers to the alarm should never be given to parking lot attendants or valets. (*Do not try to fool a thief with an alarm decal when no alarm exists.*)

- **Clifford Electronics**

Clifford Electronics, Inc., is one of the leading companies in the motor vehicle security business. They were the first to market motor vehicle security systems based on microprocessors. They were also the first company to successfully market the key chain remote control. They have been granted more vehicle security patents than any other company in the world.

Among Clifford Electronics motor vehicle security products an anti-carjacking device that allows the criminal to drive away with the vehicle but when the vehicle slows down for traffic or a turn, the engine is shut down and prevented from restarting. The vehicle's lights flash and a high-output siren is activated.

Another of this company's vehicle security products disables the starter, ignition and electric fuel pump after a computer key is removed.

Still a further product is designed to prevent "code-grabbing" by thieves. This device randomly changes the transmitted code on a vehicle alarm system each time it is used.

For additional information about the motor vehicle security devices marketed by Clifford Electronics , access their Internet web site at:

<http://www.clifford.com>

- **LoJack**

LoJack is a device that does not attempt to prevent motor vehicle theft directly but is a radio-based homing device that aids in the retrieval of stolen vehicles.

The transmitter that can be installed in more than 30 different locations in a vehicle is approximately the size of a chalkboard eraser. The device costs \$595.00.

If a vehicle is stolen, the owner notifies the local police and they subsequently activate a computer system that emits a radio signal that turns on the vehicle's LoJack unit. Specially equipped police cars that have receivers pick up the vehicle's signal and the officer's identify the vehicle's location.

LoJack is currently available in 14 states including New York, Illinois and California. The LoJack Corporation based in Dedham, MA., claims that 90% of stolen vehicles containing their device are successfully retrieved. For additional information about LoJack, access their Internet web site at:

<http://www.lojack.com>

- **Theft of Airbags**

Although the rate of airbag theft from motor vehicles is still relatively small, it is increasing as the number of vehicles equipped with airbags grows. It is currently estimated by the NCIC that over 600 airbags are stolen nationally per week. In May of 1998, over \$2 million worth of stolen airbags were recovered in New York. In December, 1997, over 1,700 stolen airbags worth close to \$1 million were recovered from an auto parts store in Michigan.

To steal an airbag, the thief disconnects the vehicle's battery and unscrews four bolts — taking less than 30 seconds.

The Highway Loss Data Institute (HLDI) indicates that 5% from all theft from auto claims are currently airbags. They refer to theft of airbags as being, "the stereos of the 90's."

The market for stolen airbags is primarily salvage yards and unscrupulous mechanics who replace damaged or deployed airbags with "hot" airbags instead of factory-fresh new bags and bill the insurer for the difference. The thief may get a few hundred dollars for the stolen airbag.

This publication is not aware of any airbag protection or alarm devices. The most successful tactic appears to be for local police departments to closely inspect auto repair shops and salvage yards.

- **Watch Your Car Program**

The U.S. Attorney General, through the Bureau of Justice Assistance (BJA), has developed a national voluntary motor vehicle theft prevention program. This program allows owners of motor vehicles to voluntarily display a decal or device, such as a state-

issued, customized license plate, on their vehicles to alert police that their vehicles are not normally driven between the hours of 1 a.m. and 5 a.m.

The purpose of the Watch Your Car Program is to identify vehicles that are not routinely operated during early morning hours or near international land borders or ports so that law enforcement officers can stop and investigate suspicious vehicles.

✓ **How Does It Work?**

States and units of local government may elect to participate in the program solely at their option. Motor vehicle owners sign a consent form and obtain program decals. The consent form authorizes law enforcement officers to stop the motor vehicle if it is being driven under certain specified conditions and to take reasonable steps to determine whether the vehicle is being operated with the owner's consent.

There are two program conditions. Under the first condition, the owner may consent to have the car stopped if it is being operated between the hours of 1 a.m. and 5 a.m. Under the second condition, the owner may consent to have the car stopped if it comes within 1 mile of a U.S. land border or international port.

Motorists wishing to participate in the night program apply a decal to the exterior sides of both the windshield and rear window. For those desiring the extra protection of having their vehicles checked when operated in the general proximity of an international land border or port, a third decal is applied to the windshield.

“Vehicle not normally operated during early morning hours.” This decal is applied on the front windshield directly above the inside rearview mirror.

“Vehicle not normally operated near international borders or ports.” Motorists can elect to have this decal applied next to the decal described above. It is highly visible to border inspectors and law enforcement personnel who watch oncoming traffic at border crossings and ports.

“Vehicle registered with Watch Your Car Program.” This decal is placed on the outside lower left corner of the rear window. It contains no written information but simply serves as a beacon to law enforcement officials that the vehicle is registered with the antitheft program.

All vehicles enrolled in the Watch Your Car Program use the first and third decals. The second decal is optional. Decals are tamper-resistant and are made of retroreflective sheeting to reflect light from the headlights of oncoming traffic or from vehicles following behind.

✓ **Similar State Auto Theft Prevention Programs**

The most common program is Combat Auto Theft (CAT). It is presently used both on a statewide basis and by individual local jurisdictions in Arizona, California, Florida, Louisiana, Minnesota, New York, Pennsylvania, and Tennessee. The State of Illinois has a Beat Auto Theft (BAT) Program, while Texas has a Help End Auto Theft (HEAT) Program. The national Watch Your Car Program has adopted the Texas Automobile Theft Prevention Authority's Watch Your Car icon and, in fact, is modeled on the HEAT Program.

• **VIN Etching**

VIN Etching is a process by which a vehicle's Identification Number (VIN) is permanently etched (with a non-corrosive gel) into the major windows of an automobile, truck or van. When a motor vehicle has had its windows permanently etched or engraved, a thief would be forced to replace all of the vehicle's windows to resell or change the vehicle's identity. Some motor vehicle insurance companies will offer a premium discount up to 15% when the vehicle's windows have been permanently etched.

• **When Purchasing a New or Used Vehicle**

When purchasing a motor vehicle, particularly a used vehicle, consider the following precautions:

- ✓ When buying a used car, seek out a reputable and established dealership. When buying from a private individual, be wary of a seller with no fixed address or telephone.
- ✓ Be cautious of the low priced bargain vehicle, an deal that seems "too good to be true."
- ✓ Beware of fast sell pressures.
- ✓ Be cautious of a seller with no fixed address, place of employment or phone numbers.
- ✓ Check the license plates — their physical condition should match the condition of the vehicle.
- ✓ Check the Vehicle Identification Number (VIN) — generally located at the base of the windshield on the driver's side. Be cautious if it shows signs of tampering or alteration. Match the numbers shown against the numbers on the owner's title and registration.
- ✓ Check to insure the VIN plate has not been repainted and the numbers stamped on the plate appear to be original factory numbers.

- ✓ Ensure the VIN plate rivets are original. All 1970 and newer vehicles produced in North America have stainless steel “rosette” rivets with six petals and a hole in the middle. They are difficult to scratch with a knife.
 - ✓ Be suspicious of fresh paint on a vehicle.
 - ✓ Check the ignition keys, door locks and ignition locks for signs of tampering, abuse or replacement. Always insist on at least one set of original manufacturer’s keys.
 - ✓ Examine windows and vents for any evidence of forced entry and be wary of any major repair or repainting.
 - ✓ Complete all paperwork at the time of sale. Pay by check or money order which can serve as a receipt and always require a dated, witnessed bill of sale that contains all pertinent information and serial numbers, along with the sworn odometer statement that is required by law before title and licensing.
 - ✓ Make certain the driver’s door contains a Federal Motor Vehicle Safety Standard Label. This label is often called a mylar sticker, and it contains the Vehicle Identification Number. Presence of the label is required by law.
 - ✓ Beware of a loose dashboard.
 - ✓ If you are selling a motor vehicle, never allow a person to test drive the vehicle alone. Ask to see an interested buyer’s driver’s license, and write down the name, address, driver’s license number, etc.
 - ✓ An excessively loose ignition switch may indicate tampering. Check the switch for chisel or pull marks.
 - ✓ If the seller provides only re-made keys, not original manufacturer’s keys, for a newer model car, be suspicious.
 - ✓ Compare the engine identification number with all other numbers to insure a match.
- **Aggressive Drivers**

The National Highway Traffic Safety Administration found that in 1996 aggressive driving was at least partly responsible for two-thirds of the nation’s 41,907 traffic deaths. A report from the American Automobile Association Foundation for Traffic Safety found a 7% yearly increase from 1990 to 1996 in the number of drivers or passengers who intentionally killed or injured other drivers in traffic disputes.

Some law enforcement agencies are deploying unmarked vans with video equipment to tape aggressive drivers in the act. The federal Department of Transportation has initiated

a red light program, which includes safety campaigns, beefed-up police presence and cameras mounted in traffic signals.

✓ **Aggressive Drivers — Who Are They?**

- These high risk drivers climb into the anonymity of an automobile and take out their frustrations on anybody at anytime.
- For them, frustration levels are high and level of concern for fellow motorists is low.
- They run stop signs and red lights, speed, tailgate, weave in and out of traffic, pass on the right, make improper and unsafe lane changes, make hand and facial gestures, scream, honk, and flash their lights.
- They drive at speeds far in excess of the norm which causes them to: follow too closely, change lanes frequently and abruptly without notice (signals), pass on the shoulder or unpaved portions of the roadway, and leer at and/or threaten - verbally or through gestures - motorists who are thoughtless enough to be in front of them.

✓ **When Confronted by an Aggressive Driver**

- First and foremost, make every attempt to get out of the way.
- Put your pride in the back seat. Do not challenge them by speeding up or attempting to hold-your-own in your travel lane.
- Wear your seat belt. It will hold you in your seat and behind the wheel in case you need to make an abrupt driving maneuver and it will protect you in a crash.
- Avoid eye contact.
- Ignore gestures and refuse to return them.
- Report aggressive drivers to the appropriate authorities by providing a vehicle description, license number, location, and if possible, direction of travel.
- If you have a cellular phone, and can do it safely, call the police.
- If an aggressive driver is involved in a crash farther down the road, stop a safe distance from the crash scene, wait for the police to arrive, and report the driving behavior that you witnessed.

- **Car Accident Scams — Staged Collisions**

Car accident scams have become an increasing problem. The purpose of these scams or frauds are to cheat insurance companies, collectively, out of millions of dollars in claims each year.

The perpetrators in the car accident scams use various schemes to crash into, or be crashed into by unsuspecting motorists:

- ✓ *“Swoop-and-squat.”* A team of as many as three cars surrounds a motor vehicle on a freeway; two “swoop” in front, while a third blocks the victim’s vehicle on the side. Then the first car in front stops suddenly, as does the second, and the victim’s vehicle hits the second from the rear. By the time the police arrive, the first car — which actually caused the crash — has left the scene.
- ✓ *“Drive-down.”* The driver with the right of way waves an unsuspecting driver forward, but then accelerates so the driver collides with him, making the legitimate motorist seem at fault.
- ✓ *“Start-and-stop.”* The driver begins to move forward after stopping at a light or signal, but suddenly jams on this brakes in the intersection, causing the innocent driver behind to rear-end him.

The perpetrators of this scam target vehicles that are likely to be insured, such as commercial trucks or sports utility vehicles, and drivers who are less likely to protest, such as seniors or women who are driving alone at night.

The passengers in the perpetrator’s vehicle are sent to dishonest doctors or chiropractors to run up medical costs, even if the “patients” are not hurt and often not even treated. The passengers are then directed to a lawyer who files suit against the insurance company for medical costs and pain and suffering. In most cases, the insurance company settles the claim. The Insurance Research Council says that between \$520 million and \$630 million is paid annually in claims for staged accidents.

If a person is involved in a motor vehicle accident, a combination of several characteristics may indicate that it was staged. Ask yourself:

- ✓ Did the vehicle in front slam on its brakes for no apparent reason?
- ✓ Remember to ALWAYS keep a safe distance from the car in front of you.
- ✓ Was there a “phantom” vehicle, animal, or child that nobody else saw?
- ✓ Did you collide with an older “gas guzzler” that had prior damage?

- ✓ Do the occupants in the suspect car downplay their injuries? Try to recall whether they were wearing their seatbelts.
- ✓ Are they anxious for the police not to show up? Call the police and your insurance company and express your suspicion in the report.
- ✓ Does the driver have good I.D. or is it a temporary license with no picture? Always compare the photo with the driver and copy down all information.
- ✓ Is the car properly registered and does the driver possess proof of insurance?