

Car theft costs Canadians about \$375 million a year in premiums

Automobile theft is often thought of as a minor crime, but in reality it's a serious problem in our society.

Let's dispel some of the more common myths around this growing problem.

Myth 1: Only sports cars or deluxe models are stolen. Who would want a two or three-year-old ordinary car?

Authorities report that the most popular makes are the most likely stolen and the least likely to be recovered. Ordinary sedans are the backbone of the lucrative stolen used parts market and therefore are the least frequently recovered.

Myth 2: Car theft is not really a big issue and everything is usually covered by insurance anyway.

In Canada, thieves steal a vehicle every five and a quarter minutes and a vehicle is broken into every 30 seconds.

"Auto theft is a crime that everyone pays for, especially when premiums are due," said Deborah Blewett, an auto insurance expert with The Co-Operators.

Car theft costs Canadian consumers about \$375 million a year in insurance premiums for unrecovered vehicles, damage to vehicles that are stolen and later recovered and items stolen from vehicles.

Myth #3: Canada has a much lower auto theft rate than the United States.

When it comes to theft of insured cars, the Canadian rate exceeds the American rate by more than two to one.

There is no doubt that orga-

nized crime rings are involved in the auto theft market, which presents very low risk for thieves and generates spectacular profits.

Myth #4: Cars are mostly stolen for joyrides and are usually found intact very quickly.

Statistics show that 60 per cent of the time authorities find the stolen vehicle within two to 10 days.

The state of the recovered car depends on what the thieves used them for. They are rarely abandoned intact.

In 1991, nearly 37,500 vehicles were stolen and not recovered. While automobile theft is an urban phenomena, what happens to your car depends on where you live in Canada.

For example, a car stolen in Quebec is quite likely to end up in pieces in a chop shop. The vehicles are dismantled and the parts sold for much more than the whole car may have been worth. A car stolen in Alberta would more likely be taken on a joy ride and recovered.

Myth #5: I don't park in dark alleys or unsupervised parking lots, so I'm not at risk for having my car stolen.

Your place of residence ranks as the number one spot where thieves are most likely to strike, followed by shopping centres. Most people are not as sympathetic to automobile theft victims as they are to victims of burglary.

Because they are viewed as non-violent crimes, automobile thefts

hardly cause a ripple.

Usually, the victim is not injured and if they are, insured, they will be reimbursed and everything will be back to normal.

But the reality includes the emotional upset of victims, and the loss of irreplaceable personal belongings.

Tips for preventing theft

Several automobile manufacturers are introducing features designed to reduce the incidence of vehicle theft (alarms and ultrasonic devices, etching of parts and accessories, fuel cut-off systems, etc.).

Ask your local police and motorists' associations for advice on which vehicles are the most difficult for thieves to steal.

Here are some tips on how to discourage car thieves:

- ✓ Don't leave your car unlocked or with the key in the ignition. Always pocket the keys.
- ✓ Keep your house keys separate from your car keys.
- ✓ Park your car in a busy, well-lit area.
- ✓ Do not leave valuable items or packages in plain sight in your vehicle.
- ✓ Etch or mark some of the more expensive parts on your car in an inconspicuous place with an engraving tool, using your car's Vehicle Identification Number.
- ✓ Install safety door lock buttons.
- ✓ Always keep your trunk locked.
- ✓ Keep your windows closed when your car is unattended.
- ✓ Lock your gas tank cap.

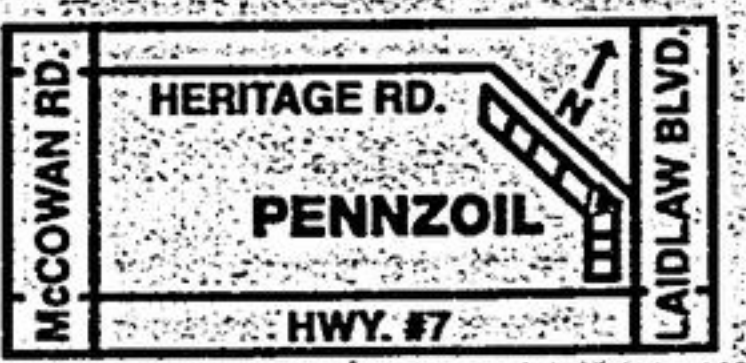
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