

## Vehicle Theft Prevention Checkup

The National Insurance Crime Bureau (NICB) has developed the following theft prevention checkup and we adapted it for Colorado based on our local trends and experience. This checkup is a quick, 3-part questionnaire to help you determine how many layers of protection you need for your vehicle(s).

**Total your points below.**

### **Location**

#### **What is the population of the city where you live?**

250,001 or more	8 points
100,001 to 250,000	6 points
50,001 to 100,000	4 points
10,001 to 50,000	2 points
10,000 or fewer	0 points

Bonus, add 1 point if the city next to yours is in the next higher population bracket than yours.

### Style of motor vehicle

#### **What type of vehicle do you own?**

Sport utility	5 points
Upscale import	5 points
Pick up	4 points
Sports car	4 points
Luxury car	4 points
Passenger van	3 points
Economy	2 points
Station wagon	1 point

### Age of your vehicle

#### **How old is your vehicle?**

0-5 years	2 points
6-9 years	1 point
10+ years	0 point

### **Your Score \_\_\_\_\_?**

If you scored 0-6 points	Layer 1 Protection	Common Sense
If you scored 7-10 points	Layer 2 Protection	Warning device or increased target hardening
If you scored 11-13 points	Layer 3 Protection	Use an immobilization device
If you scored 14-15 points	Layer 4 Protection	Tracking system

### **Layer 1 Protection – Common sense.**

Never leave your keys in your vehicle, lock your doors, close your windows, don't leave valuables in view, and don't hide a key in or on your vehicle for a car prowler to find.

### **Layer 2 Protection – Warning device or increased target hardening.**

Participate in the Colorado *Watch Your Car* program, use a steering wheel lock, steering column collar, or install an audible alarm. Have your windows etched, use theft deterrent decals, wheel & tire locks.

### **Layer 3 Protection – Immobilization device.**

*Kill switch* (this is the most effective!), Manufacturer equipped Smart keys, fuse cut-off device, starter/ignition/fuel disablers, and remote starting device (essential for outdoor cars and owners who like them warmed up in the winter).

### **Layer 4 Protection – Tracking system.**

Radio Tracking System used by the police or a GPS device.

## **Protect your car from break-in's**

Don't leave valuables in plain view. Thieves break into cars when they can see the prize.

Thieves really like purses with checkbooks and credit cards, cellular phones, cash, laptop computers, the garage door opener to your home, firearms, golf equipment and anything else.

If you must park your car outside overnight:

- An alarm can be your best defense. This is because nighttime car prowlers look for the small light that indicates an "active" alarm and they avoid those cars. In a daytime parking lot, however, alarms are much less effective, as people tend to ignore them.
- Participation in the *Colorado Watch Your Car* Program is advisable for any vehicle you typically don't drive during the early morning hours. Thieves avoid these cars as officers can stop them whenever they are being operated between the hours of 1am and 5am.
- An ignition or starter "kill-switch" is a very inexpensive and a very reliable way to prevent the theft of your car.

## Are you buying or selling a car?

If you are buying or selling a car in a private sale situation, here are some suggestions on how to protect yourself and your vehicle!

If you are buying:

Have someone accompany you. This is good for your own safety but is also good to have a second opinion to help you evaluate the cars you are considering.

If the seller wants to meet you at a location that is not their home, ask for the seller's name and home or business phone number. If the seller wants to meet you at a neutral location, this may be alright but always assess the situation in terms of your own safety.

Carry your cellular phone (or borrow a friend's).

When it comes time to close the deal ask to see the title for the car and examine it closely.

1. The seller must be the owner. If the seller is not the owner, (name printed on the face of the title), this could indicate a very serious problem. Some crooks try to pass off a vehicle with an "open title". An open title is one that has been passed on without the chain of ownership being recorded.
2. Compare the serial number (VIN: vehicle identification number) on the title with the one on the car, IT MUST MATCH EXACTLY!
3. Ask the seller if the vehicle is on a "salvage" title or if the vehicle has ever been salvaged. If so this disclosure must be made to you in writing by the seller. A salvaged vehicle may be one that was salvaged because of cosmetic hail damage, an auto accident, a flood or some other cause. It is your right as a buyer to have full disclosure before you buy. If the car is supposed to be equipped with an airbag and it has been in an accident be aware that the airbag will need to have been replaced with a NEW factory replacement airbag. (A bunch of rags taped down won't give you the same protection as a factory equipped airbag in a collision!)
4. If you suspect that the deal is "too good" or that the seller or vehicle has "something phony" about it, write down the VIN and license number and call your local police, sheriff or CSP office. Most deals that are too good to be true usually are.
5. Ask if the mileage shown on the odometer is the actual mileage. Any irregularities must be explained and documented in writing.
6. Get a bill of sale that contains all of the following. Name and address of the seller(s), signatures, description of the vehicle, including the VIN, title number and state, all of the terms and conditions of the sale, (any agreement for repairs must be in writing), date of the transaction and the agreed purchase price.
7. The seller(s) must deliver title at the time that full payment is made.
8. The seller must provide a new Colorado Emissions Sticker at their cost!

If you are selling a car:

It is a good idea to have someone accompany you when someone is coming to see and test-drive your car. It is all right to choose a public location if you don't want strangers coming to your home but again having someone accompany you is a good idea. Carry your cellular phone, or borrow a friend's.

If taking a check (cashier's or personal check) ensure it is a good account and there are sufficient funds in the account. Retain the title on the vehicle until the check clears your bank. This will prevent you from being swindled by a fraudulent check.

Are you willing to let someone you don't know drive away in your car?

Don't be fooled by someone who arrived at your home in another car, in some cases thieves have arrived at one seller's home in another stolen car. If you are going to let someone take your car

alone, look at their ID and write down: name, date of birth, driver's license number and address. Is the face on the driver's license photo the same as the person who handed it to you?

You may wish to accompany the prospective buyer; here again a cellular phone or have a friend coming along might be the most advisable course of action.

Review the items listed above under "buying a car" for things that you need to pay attention to or comply with. One item is that you must provide the buyer with a new, valid Colorado Emissions test.

When you close the deal; provide a bill of sale and keep a copy for yourself, keep your license plates (in Colorado license plates stay with the owner not with the vehicle). Many problems have occurred when people who have bought a car don't return the license plates as they have promised. (Having the police come to your door following a robbery where your "old license plate" has been used is not fun.)

### **Insurance fraud!**

Insurance fraud costs us all. Thieves profit, crime is encouraged and you pay the bill. If you have insurance, you're paying extra for the lies and thefts committed by others.

Report fraud and other crimes to your law enforcement agency.

### **The Collateral Damage of auto theft:**

1. Reckless drivers and accidents.
2. Cars used in other crimes – Identity Theft, Robbery, Burglary, etc.
3. Drug use and trafficking.
4. Drive-by shooting and gang initiations.
5. Transportation for escapees and runaways.
6. High-risk contacts by law enforcement officers.
7. Thieves' profit and the community becomes less secure.
8. Gateway crime for juvenile offenders.
9. Fraud and corruption.