

CAR THEFT

Car theft is a constant problem, but if you own a newer model of car, there is less likelihood of it being stolen. Newer models incorporate security systems that help prevent theft. However, thieves often steal car keys to access newer vehicles so it is a good policy to know where your keys are at all times. Never leave them in your car, even if it is parked in your garage at home. You make life easy for the burglar if you leave keys in a receptacle just inside the door or hanging from a hook. Think of a less obvious place, hidden from view. Once a thief has access to your keys, everything you own is at risk, including your personal safety. While older cars are a potential target, there are some simple precautions you should take. Definitely, lock your car before you leave it, even for the shortest time, even in the driveway of your house. Think of installing an alarm or a steering lock or consider a mechanical immobilizer that fits across the steering wheel. This is a relatively inexpensive item but it is a good deterrent for thieves. They generally go for the easiest and fastest option. Obviously, it is in your own interest to make your vehicle as difficult to steal as possible – not only to avoid stress and inconvenience, but also because your insurance premiums will soar if you make a claim. If you are unfortunate enough to have your vehicle stolen, phone the police immediately. You will need to provide information relating to your vehicle including make, model, year, colour, registration number and VIN (vehicle identification number). You need all of this when you file a stolen vehicle report. Police will also log any personal items that were in the vehicle. If these items include identifying documents such as a registration certificate, this will make the illegal resale of the vehicle simpler for the thieves, so keep these documents in a separate place. Next, contact your insurance company. If your wallet was in the car and it contained credit cards, you will need to notify your bank. If your house keys were in the car, call a locksmith and have your locks changed, and if you are still making payments on the car, you will need to inform the finance company. Both your insurance company and the finance company will ask you for copies of the police report so it is best to obtain one in the first instance.

Complete the notes below. Choose NO MORE THAN THREE WORDS from the text for each answer.

Car theft • modern cars are more difficult to steal because of their 8

• If they have your keys, burglars could steal your car or even threaten your 9

• older models are easier to steal, so get an alarm or steering lock or use an immobilizer (cheap but effective 10)

• the loss of your car is stressful and also makes your 11 more expensive

• if your car is taken:

- call the police - supply all identifying information for vehicle – fill out a 12

- NB: the 13 of the vehicle will be easier for the thieves if

you leave official papers inside - call the insurance company, bank (if necessary),
and the 14 if you owe money on the car.