

My Car was Burglarized!

Thefts from vehicles are becoming more common in our current economic climate. Thieves find these smash & grab heists a quick and easy way to separate you from valuables kept in your car.

What can you do to protect yourself from this ever-increasing threat and what do you do if it happens to you?

Don't keep valuables in your car! Many people leave their wallets, keys, laptops, jewelry, cash and even financial records in their vehicles. These are irresistible targets to thieves. Think your vehicle's alarm system will stop them? Think again. Many thieves will smash out a window and grab, without opening a door or setting off the alarm. Even if the alarm is activated, the thief is gone with your property before anyone can respond. Common high-risk areas are health clubs, mall or shopping center parking lots and even your own driveway.

What if it happens to you? Years ago, theft of property from a motor vehicle was commonly covered by your homeowners policy. Not any more. Most homeowners insurance now covers theft only from your "residence premises". Obviously, the best defense is not to leave anything of value in your vehicle. If you have a car, lock valuables in the trunk. If you have an SUV or van and must leave property in the vehicle, try to place items out of plain sight.

It may be possible to cover certain types of property on a scheduled or valuable items policy, which would provide coverage for this and other types of loss.

Contact us for more information on protecting your valuables while away from home.