

Time to tighten up on car security – AA Insurance

Don't advertise to opportunistic thieves

Auckland – 7 July 2008 – New Zealanders reckon they are pretty careful about locking the car when they leave it but many of us regularly leave valuables in the car, tempting thieves.

The 2008 AA Insurance Drivers Index, which surveyed 2,573 New Zealand drivers aged 18-75, reports that 84 percent of people always lock the car even when leaving it for a short time. However, a third say they regularly leave valuables such as gym bags, watches or other valuables visible in the car, and 18 percent report having had their car broken into.

Asked what had been stolen, 19 percent of people had their CD player or iPod stolen, 12 percent said CDs or tapes, 12 percent said sunglasses or clothing, 12 percent said cash and loose change, 7 percent said luggage or sporting equipment, and 6 percent said a handbag, wallet or purse.

This translates into expensive claims. The average cost of a claim to AA Insurance for items stolen from a car is \$1,400. Some of the common thefts of significant value are:

1. Sports equipment (average claim: \$2,122)
2. Jewellery (average claim: \$1,908)
3. Computer (average claim: \$1,783)
4. Electronics (iPods, radar detectors, GPS systems etc; average claim: \$1,734)
5. Musical instruments (average claim: \$1,732)
6. Bicycle (average claim: \$1,687)

In addition, some 30 percent of claims AA Insurance logs for vandalism to a car are for theft of or damage to the car stereo, and the average cost of these claims is \$1,050.

“Thieves will always go for the easiest, fastest option,” says Chris Curtin, CEO, AA Insurance. “Our claims department reports two new trends for people to be aware of. Thieves are targeting gym bags left in cars. Gym bags often contain sports shoes, iPods and other expensive accessories, so thieves will take a chance that what’s in a gym bag is worth stealing. Navigation systems and radar detectors are also sought-after items now – and worth hundreds, so have a good resale value for thieves.”

Asked about where their car was last broken in to, 31 percent of people reported public car parks, making this the most likely place for a vehicle break in. However, home wasn't that

much safer, with 26 percent saying the car was on the street or adjacent street to home, and 20 percent saying the car was in the garage, carport or driveway.

Those that regularly don't lock their cars were asked about where they left them unlocked. The service station was the place cited most frequently, with 26 percent admitting they usually don't lock the car there. Almost a quarter don't lock their car at home, with 23 percent saying they don't lock their car when it's parked outside their house, and 22 percent say they don't lock their car when it's parked in the garage at home.

AA Insurance also revealed that, according to its claims statistics, Aucklanders are twice as likely to make a claim for items stolen from their cars compared with the rest of the country.¹ Within Auckland, the inner city and central suburbs have the highest rate of claims for theft from cars – higher than Manukau and Henderson – while North Shore has the lowest. Outside of Auckland, Rotorua has the highest rate, followed by Hamilton and Hastings. The lowest claim for theft from car incidence rates are in Taranaki and throughout the South Island (outside of Christchurch). These areas are five times less likely to have a theft from vehicle insurance claim than in central Auckland. Christchurch suburbs Sydenham and Shirley are the most likely places in the South Island to make a claim for theft from a car. (These results don't necessarily suggest where theft from a car is more likely to occur; they may reflect rates of insurance and claims.)

Top 10 areas for insurance claims for theft from a car from AA Insurance

1. Auckland central suburbs
2. Auckland inner city
3. East Auckland
4. South East Auckland
5. West Auckland
6. Penrose
7. South Auckland
8. Albany
9. Rotorua
10. North Shore

With new trends in opportunistic theft patterns in mind, AA Insurance has drawn up some quick tips for consumers on car security.

1. Make sure you're not 'advertising' to thieves by displaying your possessions to anyone who walks past your car window.

¹ Data is collated according to the home address of the AA Insurance claimant

2. Use your car's security features – locks, alarms, steering locks – because thieves always look for the easiest option.
3. Always lock your car when you're not in it – even at service stations.
4. Remove your stereo's faceplate and store it in the glovebox while you're not using the car.
5. If you can, remove from sight navigation systems and radar detectors when you leave your car.
6. Store your gym bag in the boot. If your car is a hatch or liftback, pull the shield over so no-one can see what's inside.
7. On the street at night, park under a street light. Your car is more visible, and so is a potential thief.
8. In a parking building, aim for a spot near the attendant, or near a security camera or lights.
9. People now often carry several expensive accessories with them: cellphones, PDAs, iPods, sunglasses as well as wallets. Take them with you when you leave the car – but if you need to leave them in the car, secure them inside the glovebox or in the storage between the front seats.
10. Lock the car even when you've left the dog inside. You might think your pet is providing protection, but thieves might be even more motivated to break in, because of the resale value of your dog.

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About AA Insurance

AA Insurance was launched in 1994 and is a joint venture between New Zealand Automobile Association and Suncorp-Metway Limited.

AA Insurance has over 300 staff servicing 130,000 plus customers and manages almost 300,000 policies. Over half of those policies cover motor insurance risks including cars, bikes, caravans, and motor homes, and the remainder are house and contents insurance.

AA Insurance Limited has an A+ (Strong) insurer financial strength rating given by Standard and Poor's (Australia) Pty Ltd on 17 May 2008. For further information visit www.aainsurance.co.nz

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