

The “Layered Approach” to Protection

Professional thieves can steal any car, but make them work for yours. To prevent thefts, the National Insurance Crime Bureau (NICB) recommends “Layered Protection.” The more layers of protection on your vehicle, the more difficult it is to steal.

The number of layers your vehicle needs varies depending on your vehicle and geographic location. Your budget and personal preferences should determine which anti-theft device is best for you.

LAYER #1 – COMMON SENSE

The common sense approach to protection is the simplest and most cost-effective way to thwart would-be thieves. Secure your vehicle even if parking for brief periods. You should always:

- Remove your keys from the ignition
- Lock your doors /close your windows
- Park in a well-lit area

LAYER #2 – WARNING DEVICE

The second layer of protection is a visible or audible device which alerts thieves that your vehicle is protected. Popular second layer devices include:

- Audible alarms
- Steering column collars
- Steering wheel/Brake pedal lock
- Brake locks
- Wheel locks
- Tire locks/Tire deflators
- Theft deterrent decals
- Identification markers in or on vehicle
- Window etching
- Micro Dot Marking

LAYER #3 – IMMOBILIZING DEVICE

The third layer of protection is a device which prevents thieves from bypassing your ignition and hot-wiring the vehicle.

Some electronic devices have computer chips in ignition keys. Other devices inhibit the flow of electricity or fuel to the engine until a hidden switch or button is activated.

Popular third layer devices include:

- Smart keys
- Fuse cut-offs
- Kill switches
- Starter, ignition and fuel disablers
- Wireless, ignition authentication

LAYER #4 – TRACKING DEVICE

The final layer of protection is a tracking device which emits a signal to police or a monitoring station when the vehicle is stolen. Tracking devices are very effective in helping authorities recover stolen vehicles. Some systems employ “telematics” which combine GPS and wireless technologies to allow remote monitoring of a vehicle. If the vehicle is moved the system will alert the owner and the vehicle can be tracked via computer.