

WHO STEALS CARS?

PROFILE No. 1

Many stolen vehicles are used to commit other crimes or simply taken for joyrides. Car thieves take advantage of driver negligence, steal the first vehicle they come across, then vandalize and abandon it. Don't take unnecessary risks! Never leave your doors unlocked, your windows down, or your keys in the ignition—you'll tempt thieves.

PROFILE No. 2

In many cases, car theft is premeditated and carefully planned. These professional car thieves are generally linked to organized crime. The vehicles they steal are resold, exported, or dismantled for parts.



PROFILE No. 3

Insurers thwart numerous fraudulent claim attempts each year—vehicle owners either participate in the theft of their own vehicles or pretend to have them stolen to receive compensation. Between 10 and 15% of damage insurance claims are fraudulent.

AND EVEN CUSTOMIZED CAR THEFTS!

Some vehicles are stolen on demand, then sold at ridiculously low prices. However, the new owners can be in for a nasty surprise, as these networks have a habit of stealing back the vehicle and reselling it to someone else!



Looking for a used vehicle?
Be wary of deals that are too good to be true!

AN INDUSTRY AT YOUR SERVICE

The Insurance Bureau of Canada (IBC) is the national association that represents property and casualty (P&C) insurers—the companies that insure your home, car, and business against fire, accidents, and other risks. Member companies subscribe about 90% of the P&C insurance sold in Canada.

Groupement des assureurs automobiles (GAA) was created in 1978 under the provisions of the Automobile Insurance Act of Quebec. It is an umbrella organization of all the insurance companies authorized to provide auto insurance in Quebec.

GAA's main mission is to carry out all the tasks entrusted to it under this act, which include guaranteeing every auto owner access to auto insurance, establishing a direct compensation agreement, and monitoring auto damage estimates. GAA also runs various programs, including the Quebec Automobile Statistical Plan and the Fichier central des sinistres automobiles (Quebec's central automobile claims registry) for the *Autorité des marchés financiers*.

A GOLDMINE OF RELIABLE INFORMATION

Together with its members, IBC and GAA are constantly working to help consumers better understand their insurance. IBC is a valuable source of information on coverage, prevention, and claim settlement—in short, every aspect of P&C insurance!

IBC AND GAA OFFER YOU PRACTICAL TOOLS. USE THEM!

- **A host of informative and handy pamphlets**
Get yours free by contacting an Insurance Information Center agent:
- Montreal area: (514) 288-4321
Elsewhere in Quebec: 1-877-288-4321
or online at www.infoinsurance.ca

QUESTIONS? CALL (514) 288-4321 OR 1-877-288-4321

Be smart  Be safe
From Canada's home, car and business insurers.

PREVENTING AUTO THEFT

A simple driving lesson to help you avoid a bad experience



DID YOU KNOW?

THE SHOCKING FACTS...

- It takes a car thief less than 30 seconds to steal a vehicle.
- In Quebec, approximately 39,000 vehicles are stolen every year—that's one every 14 minutes, or 4 vehicles every hour that are dismantled, resold with a new serial number, or exported.

- In Canada, a car is stolen every 3 minutes—that's about 500 car thefts a day.
- In many cases, car thefts are due to driver negligence.



HOW MUCH DOES IT COST?

- Insurers pay out nearly \$300 million in claims in Quebec every year.
- Approximately 10% of your auto insurance premiums go to covering auto theft payouts.
- Auto and parts thefts cost Canadians over \$580 million a year.

THINK ABOUT IT—A CAR ISN'T A VAULT

- In Quebec, property is stolen from inside vehicles approximately 40,000 times every year.
- Items that you carry in your vehicle are covered by your home insurance. However, if you transport material of considerable value on a regular basis—like a laptop computer, for example—and don't have home insurance for these specific items, you will not be compensated in the event of a theft.

AN OUNCE OF PREVENTION IS WORTH A POUND OF CURE!

PUT THE BRAKES ON CLIMBING INSURANCE PREMIUMS!

- Increase the amount of your deductible.
- Install an antitheft system approved by IBC.
- Before purchasing a vehicle, consult your insurer or broker who can tell you what coverage you need and what your car premium would be. A vehicle that's more likely to be stolen costs more to insure.

STOP CAR THIEVES IN THEIR TRACKS!

- Many vehicles are stolen at self-serve gas stations while their owners are inside paying.
- Car thieves often look for vehicles that have been left to warm up unattended in private driveways and public lots.
- A huge number of car thefts occur in shopping mall and airport parking lots.



Act responsibly and outsmart thieves!

Insurance fraud and crimes drive up the cost of insurance for everyone, including yours. Now you can call the **National Insurance Crime TIPS line** to report an auto theft, insurance fraud, staged accident, or other insurance-related crime.

Canada's home, auto, and business insurers invite Quebecers to call **1-866-422-4331** to report these crimes. All tips are kept confidential.

www.infoinsurance.ca

 **Groupement des assureurs automobiles**

 **IBC** | Insurance Bureau of Canada

HOW TO AVOID BUYING A STOLEN VEHICLE

Got your eye on a used car? Check before you buy!

THINK TWICE IF...

- The manufacturer's label (on the driver's side door jamb) is missing.
- The price seems ridiculously low.
- The vendor puts pressure on you to buy, offers to waive the taxes, or asks to be paid cash.

EVEN IF THERE IS NO INDICATION THE VEHICLE IS STOLEN, VERIFY THE FOLLOWING*:

- Compare the Vehicle Identification Number (VIN) on the registration certificate to the number on the dashboard and the driver's side door jamb.
- Check the registration certificate to see whether the vehicle has been rebuilt.
- Consult the Register of Personal and Movable Real Rights (RDPRM)—www.rdprm.gouv.qc.ca or 1-800-465-4949—to check that the vendor is actually the owner of the vehicle, otherwise your vehicle could be seized.
- The *Société de l'assurance automobile du Québec (SAAQ)*—www.saaq.qc.ca—can provide you with details on the vehicle's history from its file, such as the vehicle's description, number of owners, and use (personal or commercial). For more information, call (418) 643-7620 in Quebec City, (514) 873-7620 in Montreal, or 1-800-361-7620 from elsewhere in Quebec. If the vehicle comes from outside Quebec, contact the Bureau of Motor Vehicles in the appropriate province or state.

*Charges may apply.



- If you decide to acquire a vehicle through a used car dealer, make sure the dealer has the proper license. Contact the SAAQ at (418) 528-3232 or 1-866-702-9215.
- Still interested but want to clear up a few lingering doubts? Have the vehicle authenticated by contacting the IBC Investigative Service at (514) 933-8953.

THE KEY TO PREVENTION? TECHNOLOGY!

Most commonly stolen vehicles are not equipped with an antitheft system that meets the Canadian standard and is approved by IBC. Antitheft systems prevent vehicles from starting if a key other than the original equipped with an electronic chip is used. Most insurance companies offer reduced premiums to consumers whose vehicles are equipped with an approved, factory-installed or aftermarket antitheft system. You should also consider additional protection measures such as a steering wheel lock, parts and front windscreen number etching, a dissuasive sound alarm, or a vehicle tracking system.



To avoid nasty surprises, investigate before purchasing a vehicle.

PREVENTION YOU CAN BE SURE ABOUT

- Install a locking device (antitheft bar). Depending on the model, these devices either block the steering wheel, the accelerator pedal, or the clutch. And since they are visible, they may discourage potential car thieves. You can also replace your wheel nuts with antitheft nuts.

- Never leave your vehicle running unattended.
- Close the windows and sunroof, and lock the doors and trunk, even if you only plan to leave it unattended for a few minutes, and even if your car is parked in your own driveway.

- You should also consider additional protection measures such as a steering wheel lock, parts and front windscreen number etching, a dissuasive sound alarm, or a vehicle tracking system and inform your insurer or broker.

- Some vehicles are equipped with devices to prevent access to the trunk or glove compartment. These security measures are very useful if you have to leave your car in a parking lot, with a valet, or at a garage. Consult your owner's manual for more information.

- Thieves are attracted by visible and easily resalable items in your car such as cameras, computers, etc. Avoid carrying valuables in your car. When this is not possible, hide them before leaving home, not when you park your car—thieves may be watching from a distance...

- Make sure your vehicle is equipped with an antitheft system that meets Canadian standards and is approved by IBC. You should be aware that installing a remote starter after purchasing the car can often affect the efficacy of these systems. Check with your supplier before using such a system. Remember: Never reveal your alarm system code or the way your ignition locking device works to a stranger!

- Never attach a tag with your name or address to your key ring.
- Never hide a spare key inside or outside the vehicle in a magnetic box—every thief knows this trick!



- To reduce the risk of car theft, turn your wheels toward the curb and engage the handbrake. This will make towing more difficult.
- When you're away from home, opt for safe, well-lit parking spots.
- Leave only the ignition key with a parking lot attendant.
- Keep your other keys on you.



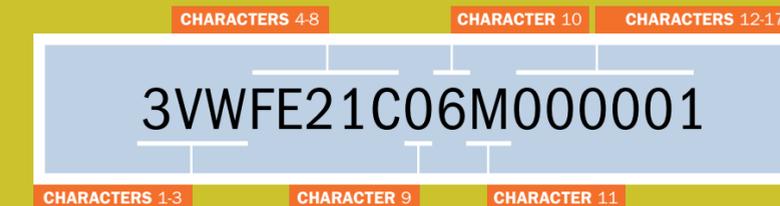
- Never leave your registration or insurance certificate or your driver's license in the car. If the thief is stopped by the police before the theft has been reported, he may claim that you lent him your vehicle. As a result, he won't be arrested, and will make off with your car!

VEHICLE IDENTIFICATION NUMBER (VIN): YOUR CAR'S DIGITAL FINGERPRINT

HOW TO DECODE AND VERIFY YOUR CAR'S VIN

Since 1981, the VIN is made up of 17 alphanumeric characters, and each VIN is unique to a single vehicle.

Make sure that the numbers on your registration certificate match the VIN on the dashboard and the driver's side door jamb. Investigate before purchasing a vehicle to ensure that it has not been stolen or listed as "damaged in a major accident" or "rebuilt".



CHARACTERS 1 TO 3

These characters correspond to the manufacturer's code and the country where the vehicle was assembled. For example, "1" stands for the United States, "2" for Canada, "3" for Mexico, and so on.

CHARACTERS 4 TO 8

Characters used by the manufacturer to identify certain vehicle features (model or series, engine, weight, car body type, etc.)

CHARACTER 9

Control number. Based on a mathematical algorithm and used to verify the validity of the VIN.

CHARACTER 10

Year of manufacture. In this example, the number "6" stands for 2006.

CHARACTER 11

Plant where the vehicle was assembled.

CHARACTERS 12 TO 17

This series of numbers specifically identifies the vehicle. For example, the first 11 characters in the VIN show that the vehicle in question is a 2006 Volkswagen New Beetle Turbo S, while the last 6 characters identify this particular 2006 Volkswagen New Beetle Turbo S.

QUESTIONS? CALL (514) 288-4321 OR 1-877-288-4321 OR VISIT US AT WWW.INFOINSURANCE.CA