

Take action to protect your vehicle from being a target for thieves

If avoiding aggravation isn't incentive enough, MPI offers rate discounts for approved vehicle immobilizing systems

“Oh where, oh where has my vehicle gone? Oh where, oh where can it be??”

Recognize that slightly modified version of an old childhood favourite? I'll bet you probably haven't hummed that one in quite some time. Unless, of course, you share your home with a toddler or two, in which case you catch yourself singing this and other winners like “Do You Know the Muffin Man” at work when there isn't a kid around for miles.

But, parents aside, every day there are roughly 23 people in Manitoba (standing on the side of the road, in the parking lot, or even in their own driveway) singing that very refrain in perfect harmony—and total frustration.

You read that right. Every day, on average, 23 vehicles are stolen in Manitoba. While I can't put a price tag on the (substantial) aggravation, irritation and inconvenience experienced by the victims of this



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crime, I can tell you that the subsequent theft claims cost MPI more than \$20 million in 1999 alone.

Do more

So, what should you do to protect yourself? I'd have to say: more. An MPI anti-auto theft initiative revealed that nearly 85 per cent of vehicles “audited” in parking lots were either vulnerable or attractive to thieves. By vulnerable, I mean the doors were unlocked, the windows were open and in some cases the keys were sitting in the ignition. And by attractive, I don't mean the bad guys liked the cool detailing. I mean they liked the parcels, money, shopping bags and other delights left out in plain view.

So, obviously, securing your vehicle's doors and windows and making sure nothing that would entice a crook is in plain view are good ideas. Parking in well lit, populated areas is also smart. But wait, there's more!

You could also consider using an anti-theft device. These fall into three general categories: immobilizing systems, car alarms and steering wheel locking devices. Here's a brief rundown to help you choose the right system for your vehicle.

Immobilizing systems do just that: immobilize your car, which makes them the most effective device on the market. They work by disabling your vehicle's operating systems, such as the ignition, fuel system, or starter circuits. Many newer model vehicles arrive factory-equipped with immobilizers, and after-market devices are also available.

Then there's the car alarm. I don't believe there's a city dweller out there that can't identify that particularly

piercing urban noise. A car alarm is activated whenever some unsavory character tries to enter your vehicle. While they don't stop someone from driving away, they certainly make it obvious that something bad is happening, which is often enough to drive (no pun intended) the thief away.

Finally, you can purchase a steering wheel locking device. They're very simple to use: just park your car, crank the steering wheel left or right, and clamp it on. The bar effectively prevents anyone from moving the wheel so steering suddenly isn't an option. You can also find a wheel-to-brake lock, which prevents use of both the steering wheel and the brake pedal.

Extra incentive

Need a little extra incentive for protecting your vehicle from theft? Manitoba Public Insurance offers a rate discount for motorists who equip their vehicles with certain after market anti-theft systems. The discount, equivalent to one rating group, is for

immobilizing systems that have been approved by the Vehicle Information Centre of Canada (VICC). Right now there are two VICC approved systems on the market—the PFK Autowatch 329 Ti, and the Magtec 6000—both of which are available in Manitoba. For a list of registered installers, visit the VICC web site at www.vicc.com.

For the record, vehicles with VICC approved factory installed anti-theft devices also benefit from lower rates.

In addition, MPI will apply a \$100 credit to your basic-coverage deductible if there's proof that you were using an anti-theft device and the bad guys somehow managed to get around it.

That's it for this week. Until next week, be **RoadWise**.

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