

STATE OF NEW MEXICO  
OFFICE OF SUPERINTENDENT OF INSURANCE

SUPERINTENDENT

Russell Toal



DEPUTY SUPERINTENDENT

Jennifer A. Catechis

JANUARY INSURANCE TIP OF THE MONTH

## Stop Warm-Up Theft

Car thieves roam in groups on cold winter mornings looking for the tell-tale puffs of white steam of a car warming up. When they find an unattended car, one of the thieves jumps in and steals it while the rest go on to find another victim. Auto theft rates are estimated to increase 25-30% in cold winter months due to “warm-up theft”.



While a little cold can be unpleasant, making it tempting to warm up your car, remember that it only takes seconds for a thief to hop in a vehicle that is left warming up and unattended. During the few minutes that you leave your car running with the keys in the ignition, and unattended, a thief can drive away leaving you to deal with the hassles of a stolen vehicle.

“Don’t become one of the thousands of car owners suffering the consequences of a preventable auto theft. When your car is stolen, there are lots of out-of-pocket expenses, as well as the potential for premium increases,” warns Russell Toal, Superintendent of Insurance. Stolen cars are often damaged and are often used to commit other crimes. Not only is the car or truck now gone, but an owner also has to deal with filing a police report and an insurance claim. If your car is stolen, you may have to pay a deductible, the cost of replacement of the vehicle, or other damages that may occur while a thief is driving your stolen automobile. In addition to the risk of theft, warming up today’s modern car can harm the engine, and is bad for the environment.

Tips for avoiding WARM-UP THEFT:

- **Do not leave an unattended car warming up outside your home.**
- If you must warm up your car, stay with your car while it is warming up, and limit idling to about 30 seconds. Check your car’s manual for recommended time for warming up the engine.
- If you use a remote starter, make sure the key fob is far enough away that the car cannot be driven.
- **Never leave children or pets in an unattended vehicle.**

Tips for preventing auto theft:

- Save a picture of your car registration and insurance on your cell phone, and do not leave important paperwork or other personal information in the vehicle.
- Do not leave your garage door opener in the vehicle. If your car is stolen, a thief can use the garage door opener to gain access to your home.
- Keep valuables out of sight or in the trunk. Purses, briefcases, computer bags, credit cards, and cell phones in plain view attract thieves.
- Always roll up the windows and lock your car, even if it is in your driveway or in front of your home.
- Never leave the vehicle title in your car. If stolen, it makes it easier for the thief to dispose of your vehicle. It can also make you a target for identity theft.
- Install a mechanical locking device - commonly called a club, collar, or j-bar - that locks to the steering wheel, column, or brake.
- If your vehicle has an alarm or other anti-theft device, USE IT.

Take as many protective measures as possible to protect your car from theft. *If you must warm up your car, please do not leave it unattended.*

If you have any questions, contact the **OSI Auto Theft Prevention Authority**

at **(505) 795-1755**

or visit the OSI website at **<https://www.osi.state.nm.us>**.