

Auto Theft and Vandalism Rise with the Temperature, According to Farmers Insurance Seasonal Smarts Digest

Boat and RV claims also increase in summer months.

LOS ANGELES, Aug. 5, 2015 /PRNewswire/ -- Theft and vandalism is the leading cause of non-collision auto claims in the summer, but there are several innovative ways consumers can better protect their vehicles, according to the latest Seasonal Smarts Digest from Farmers InsuranceSM.

Among Farmers Insurance customers during the two year period of 2013 and 2014, almost 30 percent of national claims filed in July, August or September were related to vandalism, mischief and partial or total theft. California saw the most third-quarter theft and vandalism-related claims; nearly 40 percent of its claims came from vandalism, mischief and partial theft, and another 40 percent were due to total theft. Texas, Oregon, Washington, and Arizona also saw higher rates of theft and vandalism claims.

"Warm weather means more people are out and about—and that includes thieves and vandals," said Paul Quinn, head of claims customer experience at Farmers®. "Whether you're leaving your car at a trailhead or a tourist attraction or just parking it in your home's driveway, you should always make sure it's not an easy target for criminals."

Old tricks as well as new technologies can help consumers better protect their cars, Quinn said. Drivers should consider putting the following tips into practice this summer to decrease the chances that thieves will target their vehicles:

- Park as close as you can to your destination, in a well-lit area, and make note of where you parked.
- Thieves are most likely to target engines, air bags, radios, GPS units and portable handheld devices, according to the [NHTSA](#). If your navigation device is mounted to the window, remove the mount and wipe off the ring left by the suction cup.
- Thieves commonly go after the third-row seat from an SUV. If a car has a removable third row, consider removing it and leaving it in the garage if you know you won't be using it.

Avoiding Recreational Vehicle Accidents

While theft and vandalism is a major concern during the summer, Quinn also advises consumers to exercise caution when enjoying some of summer's more common recreational activities. Claims involving boats and RVs increased an average of 26 percent from the second to third quarters in 2013 and 2014, according to Farmers data.

"With more people hitting the water and the road in the summer, there are more opportunities for accidents and injuries," Quinn said. "If your boat or RV spent the winter hibernating, it's a good idea to check out all the equipment and review operating and safety processes before heading out."

To stay safe while operating recreational equipment, the following tips can help:

- Be the safety police. Boating accidents account for nearly 650 deaths and 3,000 injuries each year, according to the U.S. Coast Guard. Be sure to enforce the use of life jackets and review boater safety with your crew before leaving the dock or shore.
- Assign a designated boat operator. Alcohol use was the leading contributing factor in fatal boating accidents last year, playing a role in 21 percent of deaths, according to the U.S. Coast Guard. Never operate a boat under the influence.
- If you are renting an RV for a summer trip, be sure to take a safety class before heading out. Even if you have driven an RV before, a safety class and training can always be a great refresher and lead to a much happier vacation for you and your family.

Whatever the vehicle, all drivers should take some time this summer to make sure they have appropriate insurance coverage.

"Sometimes even the best efforts to protect your car, boat or RV won't work, and you'll need the safety net that insurance provides," Quinn said. "No one wants holes in their safety net, though, so it's crucial to make sure all your insurance gaps are covered ahead of time."

The complete Farmers Seasonal Smarts Digest detailing summer's most common hazards, as well as safety and preparedness tips to help keep drivers and their cars safe, can be found online at <http://www.farmers.com/news/seasonal-smarts/>.

About the Farmers Seasonal Smarts Digest

The Farmers Seasonal Smarts Digest is released four times per year to provide drivers and homeowners with knowledgeable, straightforward and proactive tips to help mitigate potentially dangerous and costly insurance losses. The digest examines a two-year window (2013 and 2014) of Farmers Insurance's historical claims database to identify seasonal perils and the states where they most commonly occur.

About Farmers Insurance

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