

Drive away car crime

Vehicle crime costs billions and pushes car insurance premiums higher. So it's worth considering how to beat the crooks

The average cost of insuring a car went up by 11% in 2008, and, according to the AA, it's set to rise at a similar rate by the end of this year.

More than six in ten claims arise from accidents and accidental damage, but criminal damage and theft are also big problems. They cost £3bn a year, and you can guess who ends up footing the bill – policyholders.

Car theft

One in eight of us is highly concerned about car crime, according to the British Crime Survey, which is carried out every year. This is perhaps surprising, given that vehicle security has improved so much. Since 1998, for example, all new vehicles have automatically been fitted with electronic immobilisers.

However, while opportunist thieves are finding it much more difficult to steal a car, higher-value vehicles are still being targeted. These often have effective security systems, so thieves will commit robberies and burglaries to steal the keys. More than 18,500 cars were stolen in this way in the UK last year.

For this reason, it's not a good idea to leave keys in the ignition at a petrol garage, for instance, or in plain view at home. In numerous cases, car keys are left near the front door and fished out by thieves through the letterbox using wire hooks.

Tracking systems

It's one reason why a tracking system, typically costing around £250 to £350, plus a subscription of £30 to £50 a year,

may well be worth investing in. Such a system allows the car owner or police to establish the location of a vehicle using a global positioning system (GPS).

Some cars have tracking systems fitted as standard, but you can have one retro fitted. If you get one, you may be offered a discount on insurance. See 'Cut the cost of your car insurance', facing page.

Theft from cars

Most theft from cars is committed by opportunists armed with nothing more sophisticated than a brick. Within seconds they can smash windows and raid vehicles of satnavs, stereos and mobile phones among other items.

Kent Police crime reduction officer John Grant told us: 'The sheer number of cars on the roads and in car parks provides rich pickings for criminals. They can almost steal to order.'

Take action

Don't leave items on display or clues that expensive items may be hidden away. For instance, removing your satnav is all well and good, but you should hide its stand, and keep a pack of wet wipes handy to remove the telltale ring left by the satnav holder's suction pad.

Also, don't leave coats or bags on view. Even if your purse or wallet isn't there, an opportunist won't know this.

Finally, it's worth getting a decent alarm installed. Thieves won't like it, but your insurer will, and you'll get a discount on your premium.

By taking care, you can make life tougher for criminals and help prevent car insurance premiums from rising.

Making changes

A modified car can become a target for thieves

Some drivers like to personalise their cars. However, make some modifications and you could see your insurance premium rising, because they make the car more attractive to thieves.

PC Dave Hinton, crime prevention design adviser at the Metropolitan Police (pictured below), said: 'Making modifications to your car can attract thieves. A recent trend has seen sports cars kitted out with spotlights under the

bumper assembly. These are relatively expensive, and so worth protecting. We'd recommend having your car registration number etched into each spotlight.

'Alloy wheels are another favourite. If you're happy to spend £500 on a set of alloys, it is well worth investing £10 on decent locking wheel nuts.'

Taking this type of measure could limit the amount that your premium may rise by.



MONEY SAVING HANDBOOK

The *Money Saving Handbook* is packed with advice on how to make the most of your money. To buy one for £9.99, including free p&p (normal price £10.99), call 01903 828557 and quote MSW0809. This offer closes on 30 August 2009.



CUT THE COST OF YOUR CAR INSURANCE

Installing a tracking system could cut the cost of your insurance

Twelve of the 31 insurers that we surveyed said that they offered discounts on insurance for a car that has a tracking system, including Best Buys Admiral, Igo4 Ltd, Elephant.co.uk and Budget. Some insurers, including Best Buys such as Virgin, go even further and say they will only insure certain high-value vehicles if tracking systems have been fitted.

Discounts for multiple cars

Ten of the companies that we spoke to in this survey (including Which? Best Buys Admiral, Privilege, Direct Line and Churchill), offer discounts if you choose to

insure multiple cars.

These tend to vary between 5% and 10% – though Clydesdale/ Yorkshire Bank has a maximum 14% discount.



A tracking system can lower your premium and help police to recover a stolen vehicle

Contacts

Admiral 0800 600800
www.admiral.com

Budget 0800 072 0652
www.budgetinsurance.com

Churchill 0800 032 4829
www.churchill.com

Clydesdale/Yorkshire Bank
0800 197 1614
www.cbonline.co.uk

Direct Line 0845 246 3761
www.directline.com

Elephant
0800 118 1644
www.elephant.co.uk

Esure 0845 603 7873
www.esure.com

Hastings Direct 0800 991066
www.hastingsdirect.com

Igo4 0800 783 6040
www.igo4.com

NatWest 0800 051 5405
www.natwest.com

Privilege 0800 051 6989
www.privilege.com

Sainsbury's Bank 0800 032 0315
www.sainsburysbank.co.uk

Swiftcover www.swiftcover.com

Best Buys

We've looked at 5,287 quotes from 31 providers to find Best Buys to buy online and by phone for different ages, areas and car groups. Best Buys are regulated by

the Financial Services Authority, offer a courtesy car after theft/accident, £100-£500 medical expenses cover and at least £100 of personal possessions cover.

CAR INSURANCE BEST BUYS

LOW RISK AREAS	DRIVER 25 TO 44 AND SPOUSE		DRIVER 45 TO 59 AND SPOUSE		DRIVER 60 TO 69 AND SPOUSE		DRIVER 70+ AND SPOUSE	
	PHONE	INTERNET	PHONE	INTERNET	PHONE	INTERNET	PHONE	INTERNET
LOW RISK CAR GROUP 1-8	Hastings Direct ^a	Swiftcover ^{a,b}	Privilege ^b	Swiftcover ^{a,b}	Privilege ^b	Swiftcover ^{a,b}	Privilege ^{b,c}	Swiftcover ^{a,b,d}
	Privilege ^b	Hastings Direct ^a	Hastings Direct ^a	Privilege ^b	Churchill ^{a,b}	Privilege	Direct Line ^{b,e}	Direct Line ^{b,e}
BEST BUY AVERAGE^h	£250	£216	£188	£165	£181	£160	£220	£214
INDUSTRY AVERAGE	£353	£330	£265	£245	£254	£238	£330	£322
MEDIUM RISK CAR GROUP 9-14	Hastings Direct ^a	Swiftcover ^{a,b}	Privilege ^b	Swiftcover ^{a,b}	Privilege ^b	Privilege ^b	Privilege ^{b,c}	Swiftcover ^{a,b,d}
	Privilege ^b	Privilege ^b	Hastings Direct ^a	Privilege ^b	Budget	Swiftcover ^{a,b}	Budget ^f	Budget ^f
BEST BUY AVERAGE^h	£376	£319	£266	£237	£251	£231	£332	£331
INDUSTRY AVERAGE	£539	£501	£391	£361	£370	£341	£482	£456
HIGH RISK CAR GROUP 15-20	Privilege ^b	Swiftcover ^{a,b}	Privilege ^b	Swiftcover ^{a,b}	Privilege ^b	Privilege ^b	Privilege ^{b,c}	Swiftcover ^{a,b,d}
	Hastings Direct ^a	Privilege ^b	Budget	Privilege ^b	Hastings Direct ^a	Swiftcover ^{a,b}	Hastings Direct ^{a,g}	Budget ^f
BEST BUY AVERAGE^h	£551	£470	£398	£338	£353	£321	£458	£478
INDUSTRY AVERAGE	£768	£706	£562	£507	£491	£454	£638	£610
HIGH RISK AREAS								
LOW RISK CAR GROUP 1-8	Budget	Swiftcover ^{a,b}	Privilege ^b	Swiftcover ^{a,b}	Privilege ^b	Swiftcover ^{a,b}	Privilege ^{b,c}	Swiftcover ^{a,b,d}
	Privilege	Privilege ^b	Budget	Privilege ^b	NatWest ^a	Privilege ^b	NatWest ^{a,e}	Direct Line ^{b,e}
BEST BUY AVERAGE^h	£509	£480	£375	£352	£347	£330	£429	£441
INDUSTRY AVERAGE	£689	£658	£508	£479	£469	£441	£631	£610
MEDIUM RISK CAR GROUP 9-14	Privilege ^b	Privilege ^b	Privilege ^b	Privilege ^b	Privilege ^b	Privilege ^b	Privilege ^{b,c}	Esure ^{a,d}
	Admiral	Swiftcover ^{a,b}	Budget	Swiftcover ^{a,b}	Budget	Esure ^a	Esure ^{a,d}	Sainsbury's ^d
BEST BUY AVERAGE^h	£790	£696	£594	£527	£505	£481	£668	£639
INDUSTRY AVERAGE	£1,083	£1,111	£768	£722	£699	£652	£917	£888
HIGH RISK CAR GROUP 15-20	Privilege ^b	Privilege ^b	Privilege ^b	Privilege ^b	Privilege ^b	Privilege ^b	Privilege ^{b,c}	Esure ^{a,d}
	Admiral	Elephant/Admiral	Budget	Swiftcover ^{a,b}	Igo4 Ltd	Hastings Direct ^a	Esure ^{a,d}	Sainsbury's ^d
BEST BUY AVERAGE^h	£1,092	£951	£830	£750	£698	£664	£937	£925
INDUSTRY AVERAGE	£1,539	£1,460	£1,099	£1,113	£916	£877	£1,230	£1,194

^a Does not offer cover to residents in Northern Ireland ^b Includes additional premiums for accident and theft courtesy car option ^c Maximum age 90 ^d Maximum age 80
^e Maximum age 89 ^f Maximum age 99 ^g Maximum age 79 ^h Average of three cheapest quotes