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**The Real Cost Of Motor Vehicle Theft**

**By Jim Christian**

Ever had a car stolen? Did you collapse, broken-hearted, on the floor when told that its burnt-out

chassis had been found at the bottom of a dry creek bed and was now home to a family of very large rats? The stereo was gone, the seats were gone, the woofers, gone. And the fluffy dice - they even took the dice!

No more "DOOF-DOOF", no more dice No more back seat paradise...

I know - you were much younger then....

The negative impact caused by car theft spares no one. Its effects are felt right across the community. For example, an increase in motor vehicle thefts means an increase in motor vehicle insurance claims and this ultimately leads to a rise in motor vehicle insurance premiums.

But it doesn't stop there. Even those who don't own a vehicle end up bearing the cost of motor vehicle thefts indirectly as taxi fares, bus fares, even school excursions become more expensive. And if you believe you've been excluded from these increased costs because you walk or cycle everywhere, think again.

Higher motor vehicle insurance premiums mean higher transport running costs, which lead to higher freight charges, and this translates to higher prices on the supermarket shelves.

And let's not forget the individual. The poor motorist who has had his car stolen must now cop a reduction in his No Claim Bonus as well as pay a hefty excess. If he relies on his vehicle for work there is also the alarming prospect of a temporary loss of income.

So what can be done to combat these heinous crimes?

Many new cars these days have built-in anti-theft devices such as car alarms, engine demobilisers and wheel nut locks. Even so, there are several things car owners can do to prevent the their vehicles being stolen.

## The Real Cost Of Motor Vehicle Theft

- If your car doesn't come with an anti-theft device, buy one.
- When parking on the street at night, always choose a well-lit area.
- That anti-theft device that you bought...use it!
- Never leave items that may be tempting to a thief in plain sight. These may include department store shopping bags, mobile phones, wallets, gifts or other valuables. If such things absolutely must be left in the vehicle, hide them away in the glove box, boot or even under the seats.
- This may sound obvious but keys should never be left in the ignition. Many a car has been stolen from right under its owner's nose simply because the key was left in it. Even if you're just popping in to pay for the petrol you just pumped, take out the key. Theft of your vehicle will take less than ten

seconds with the key already in the ignition.

- If you have a garage, put your car in it instead of the pool table. And, having done that, don't forget to lock it.
- If you don't have a garage, park in the driveway instead of the street. (If you don't have either... have you considered a pushbike?)
- When leaving the vehicle unattended at home, take your car keys with you.
- If leaving the car with a mechanic for maintenance or repairs, only leave the ignition key with the car.
- Never leave spare keys in or on the vehicle.
- Don't leave important papers such as registration, license or mail in the vehicle while unattended.

If, even after being as careful as possible, your vehicle is stolen, report the theft immediately to the police. They will take details of the vehicle, where it was parked and for how long, as well as information about any items that may have been inside it at the time.

You will then need to make a claim through your insurance company -assuming you have comprehensive motor vehicle insurance, of course - as soon as possible. These days many insurance companies allow you to report the claim online as well as in person or over the phone. The important thing is to do so promptly, giving as much detail as is available so as to help streamline the process.

Once the claim is reported, a claims officer will most likely contact you within a day or two to confirm the information. If accepted, it may then take up to a further six weeks to pay the claim if the vehicle is not recovered. If it is found within that time, the vehicle will be assessed as to whether it can be repaired and, if so, at what cost. If the repair costs would be more than the vehicle is worth, it will be deemed a total loss and the claim paid for the insured value less any excess.

## The Real Cost Of Motor Vehicle Theft

Any way you look at it, motor vehicle theft is a crime that causes loss and anxiety in several different ways. The best we can do is take as many steps as we can to prevent it and support car manufacturers that provide security devices in their cars.

As for the car thieves...placing them in stocks and throwing rotten tomatoes at them springs to mind...

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### **IRS Certifies 2006 Toyota Hybrid for Clean Fuel Deduction**

**By Richard Chapo**

The Internal Revenue Service has certified the 2006 Toyota Highlander Hybrid as being eligible for the clean-burning fuel deduction. This certification means that taxpayers who purchase one of these hybrid vehicles new during calendar year 2005 may claim a tax deduction of up to \$2000 on Form 1040.

Under Working Families Relief Act of 2004, which was signed into law in October of 2004, the clean-burning fuel deduction is limited to up to \$2,000 for certified vehicles first put into service in 2005 and \$500 for vehicles placed in service in 2006. No deduction will be allowed after 2006.

Federal Law allows individuals to claim a deduction for the incremental cost of buying a motor vehicle that is propelled by a clean-burning fuel. By combining an electric motor with a gasoline-powered engine, these hybrid vehicles obtain greater fuel efficiency and produce fewer emissions than similar vehicles powered solely by conventional gasoline-powered engines.

This one-time deduction must be taken in the year the vehicle is originally used. The taxpayer must be the original owner. Individuals do not have to itemize deductions on their tax return to claim this deduction. This benefit can be taken as an adjustment to income on the Form 1040.

The amount of the deduction for the Toyota Highlander Hybrid was set after the manufacturer, Toyota Motor Sales, U.S.A., Inc. documented for the IRS the incremental cost related to the vehicle's electric motor and related equipment.

A \$2,000 tax deduction? I'm off to my local Toyota dealer!

Richard A. Chapo is with

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