

MOTOR RISK MANAGEMENT

Preventing 'De-frosting' vehicle crime

As in previous winters, severe cold snaps will result in drivers needing to frequently defrost their vehicles. But for those who leave their vehicle unattended with the engine running while it is defrosting, there is a serious risk of coming back to find it has been stolen.



Around 40% of drivers defrost their windscreen by letting the engine idle and warm up the car. That's according to a research project carried out by AA AutoWindscreens. Many of those drivers will leave their vehicle unattended with the keys in the ignition. With vehicle security having greatly improved over the years, key security is the weakest link.

For those drivers who leave their vehicle unattended with the engine running while it is defrosting, there is a serious risk of coming back to find it has been stolen. The problem is more common than you may realise, research by Sainsburys Finance indicates that on average, 66,000 vehicles are stolen in this way each year.

A worrying number of motorists admit to leaving their vehicle unattended with the engine running whilst it defrosts and warms up. The time away from the vehicle may only be short, maybe enough time to pick up a bag from the house/building/site/office or finish a cup of tea, but once you are out of sight of your vehicle, a thief can strike.

Thieves drive around on cold mornings, looking for vehicles running and left unattended. As vehicle security improves, thieves need to resort to more daring tactics and 'frosting', the act of stealing an unattended defrosting vehicle, is one of those daring tactics. This may be part of organised crime, or it may be opportunistic, but the results are the same: many of the vehicles are never recovered and vehicles of high value are often shipped abroad.

If your vehicle keys are on the same ring as your house keys, your home is put at risk too. So there are very good reasons to follow the number one rule:

Never leave your vehicle unattended with the engine running

For more Risk Management Guidance read our Guide to Risk Management qbeeurope.com/documents/index/14489

Disclaimer

This publication has been produced by QBE Insurance (Europe) Ltd ('QIEL'). QIEL is a company member of the QBE Insurance Group. Readership of this publication does not create an insurer-client, or other business or legal relationship.

This publication provides information about the law to help you to understand and manage risk within your organisation. For full details of the disclaimer surrounding this publication please visit www.QBEurope.com/legal/publication-disclaimer.asp

QBE Insurance Group, Plantation Place 30 Fenchurch Street London EC3M 3BD
tel +44 (0)20 7105 4000 www.QBEurope.com

8288/DefrostingCrime/OCT2017

QBE Insurance (Europe) Limited, QBE Re (Europe) Limited and QBE Underwriting Limited are part of QBE European Operations, a division of the QBE Insurance group. All three companies are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Made possible



An important point is that your policy may contain an exclusion which gives your insurer the right to refuse payment of a claim if the keys were left in the vehicle and if the owner was too far from the vehicle to prevent a theft.

Other advice to make sure you drive off in your warm vehicle includes:

- Allowing 10 minutes more time in the morning to enable you to sit in your vehicle whilst it defrosts
- Clearing the windscreen with *de-icer* and a scraper
- Try pouring lukewarm (not hot) water on the windscreen and even use a vinegar/water solution to remove the ice.
- You may find that placing a towel soaked in saltwater solution on the windscreen overnight prevents ice forming altogether.
- Using a windscreen frost guard, an old blanket or newspaper (if there's no rain or wind) tucked under the windscreen wipers and with the edges secured in the front doors
- Using a night-before aerosol on the windows to stop ice build up
- If you do need to leave your vehicle when it's running, only do so if you have a vehicle security lock in place or if you have a locking parking post.

Remember to completely remove ice from your windscreen: driving off with a small area of clear windscreen to peer through could result in a driving licence endorsement if you are seen by the Police. It's also an offence to leave a vehicle unattended and running on the public highway, a practice known as 'quitting'.