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# NEWSALERT

Theft Alert

## Thieves Hijack Key Fob Signals to Steal Cars



**M**OST NEW vehicles on the market come with keyless entry systems that use a “smart key” that allows them to lock and unlock their doors, trunk or tailgate and start the car from afar.

But while these smart keys have made starting, locking and unlocking your car easier than ever, thieves have figured out a way to commandeer the technology to steal cars. They do this using a system called a “relay attack.”

These thefts are increasing so it's imperative that you take steps to protect your fob.

### The fob weakness

Modern key fobs are electronically linked to our vehicles, and they communicate using a low-energy wireless signal. When the driver is near their vehicle and the car validates the fob signal, the fob can unlock the car and once inside start it simply by the driver pressing a dashboard button.

And when the car is parked and locked it is always scanning to detect a signal from the fob that is linked to it. Upon detection, it grants access to the locks and ignition.

Thieves use specialized electronic equipment that can locate and amplify the signals of your fob to another device that impersonates your key. It takes a thief and an accomplice to pull these thefts off.

One has to be near you and/or your key fob and, using their equipment, they can detect the fob signal, amplify it and transmit it over a significant distance to a device that the thief has near your car. This device can then mimic your fob and the car will allow the thief to open the doors and start the ignition.

In other words, these devices bridge the gap in proximity to fool your vehicle into thinking its fob is just a foot or two away – even if it's not.

Thieves can carry out a relay attack in your driveway by sniffing out a signal from the key fob in your home. Or they can stake out a parking lot and target a vehicle; one of the criminals follows you into the store and hijacks your fob signal and transmits it to their accomplice, who is in the parking lot next to your car. ❖

### How to Protect Your Car

- When at home park your car in the garage or install security cameras if you park in the driveway.
- When at home, don't leave your car keys near your front door. Keep them further inside the home to make it harder for anyone outside to tap the signal.
- When outside, park in a well-lit area near security cameras or in a high-traffic area.
- Buy an RFID signal-blocking pouch, which looks like a small leather sachets but blocks the your fob's signals, making it difficult or impossible for signal- amplifying equipment to read.
- Store your fob in a metal container, like a can or toolbox, which can help block the signal.



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# Keeping Your House Safe While Away on Vacation

**M**ANY AMERICANS take a vacation during the summer, heading out of town, often a few hundred miles away – or sometimes further afield.

While you are away, your home will likely be sitting empty and that could be a target for thieves. But there are precautions you can take to thwart them.

## Buy a home security system

A home security system is probably the very best way to protect your home, aside from having someone stay there while you are gone. There are a number of systems and services on the market, so you should take your time to figure out which one best suits your needs and budget.

## Keep quiet about your plans

While you may find it hard to resist the urge to tell all of your contacts on social media that you are heading off on an exotic holiday, you should not announce your plans – and should also refrain from providing daily updates and selfies of your adventures. It won't hurt you to post that information when you return.

While you likely don't have to worry about your friends and family robbing your home, criminals online may lurk among your friends' contacts.

Remind your children to also refrain from posting their activity on social media.

## Make your home look lived in

Make your home look occupied by:

- Installing timer switches on a few lights and even your TV, so that they turn on and off at certain times.
- If you park your car outside your home, ask a friend to periodically back out and park it differently to make it seem like someone has driven the car.
- If there's a swimming pool, keep the water in it circulating.
- Don't cancel your lawn service and make sure to keep your automatic sprinklers going on their timers.
- Ask the post office to put a hold on delivering mail.

## Additional security measures

- Make sure all windows and doors are security locked.
- Put in a secondary blocking device on sliding doors and windows so that they can't be opened if a burglar successfully unlocks them.
- Install exterior security lights with motion sensors that turn on when someone approaches the house.
- If you have a security system in place, call the security company to let them know you'll be gone.

If you want to go even further in protecting your home, you can:

- Disconnect the garage door opener and lock it manually.
- Move valuables like expensive jewelry to your bank safety deposit box or a home safe.
- Move any valuable furnishings out of sight from anyone peering through your windows. ❖



# Understanding Your Boat Insurance Policy

**I**F YOU HAVE a boat or are considering buying one, you should understand your insurance obligations and what is permitted under your coverage.

Owning a boat opens you up to a whole new set of liabilities, particularly property damage to a third party or physical injury to someone else.

Policies also include a number of exclusions that you need to be aware of so that you are not caught in a situation where you may not be covered.

In this article we look at a number of insurance, risk and liability issues that can arise when you own a boat.

## Understand where you can go

Most personal boat policies include geographical limitations on where you can take your vessel. If you stray out of this area, the insurance company may deny your claim if you have an accident outside your permitted zone of operation.

You should study your policy to make sure that it covers the areas that you will be boating in and, if the policy is too restrictive, you can work with us to negotiate with your insurer to expand your navigational limitations.

## Alcohol

Like drunken driving, drunken boating is a criminal offense. For many people boating and having a few drinks go together, but your judgment is impaired

when navigating a boat just as it is when you are driving a car.

All states have laws on drunken boating, and for good reason: According to the U.S. Coast Guard, 767 Americans died as a result of boating accidents in 2020 and 3,191 people were injured in 2020, Alcohol use and driver inattention are the top causes of boating accidents.

## Uninsured-boater coverage

Like most states, California does not require boat owners to carry liability insurance. That's why it's important that you make sure that you and your occupants are covered in case an uninsured boater smacks into your vessel.

Uninsured-boater coverage protects owners from potential liabilities for bodily injury to your passengers. If there is damage to your boat, it will be covered by the property portion of your policy.

## Understand policy exclusions

When shopping with us for a boat policy, you should be clear about how you will use the boat and all of the specifics of your vessel. For example, if you plan to use it to pull wakeboarders or waterskiers, you need to tell us. In some cases, these activities may not be covered under your policy.

Also, if you are involved in more than leisurely activities, like competition in the above activities or scuba diving, any injuries or damage sustained may not be covered.

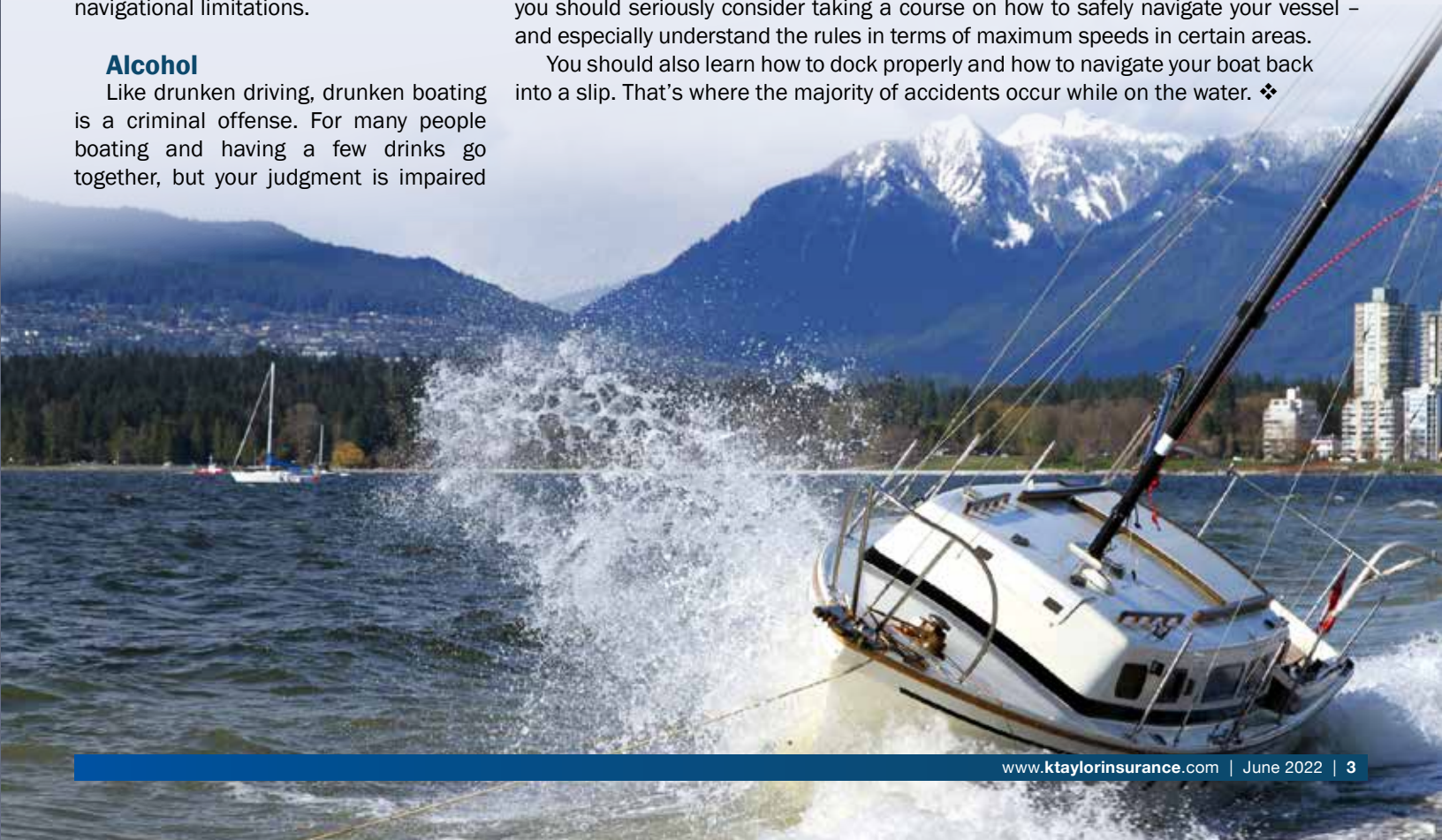
And if you want to help another boater in distress, your policy will likely not cover any damage you sustain or cause when towing another boat.

You can often get these exclusions removed, but it will cost you more in terms of premium.

## Make safety the top priority

Whatever you do, you should make safety your top priority. If you are new to boating, you should seriously consider taking a course on how to safely navigate your vessel – and especially understand the rules in terms of maximum speeds in certain areas.

You should also learn how to dock properly and how to navigate your boat back into a slip. That's where the majority of accidents occur while on the water. ❖



# Grilling Safety Tips for Your Summer Barbecues

**M**ANY PEOPLE like to celebrate summer by having a cookout with family and friends. With more outdoor cookouts and celebrations comes the increased risk of fires caused by grilling mishaps.

The peak month for grill fires is July, with June and August close behind, according to the National Fire Protection Association. These fires can sometimes spread out of control, burning down unattached structures and in the worst case, the entire home.

On top of that, 16,600 patients made trips to the ER in 2014 due to grill-related injuries, and more than half of them involved thermal burns, according to the NFPA.

As the summer barbecue season gets in full swing, make sure you are following these top grilling safety tips to keep your cookout free from unexpected flare-ups! ❖

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- 1 Make sure the space above your grill is clear of any overhanging branches, roof eaves, decking or flammable items.
  - 2 Keep children and pets at least three feet away from the grill at all times. Tell your kids why they should stay away.
  - 3 For gas grills, always open the lid prior to lighting to prevent gas buildup beneath the lid of your grill, which can lead to an explosion if a flame is introduced.
  - 4 Check the gas tank hose for potential leaks prior to use. Perform a basic "soapy water test" to make sure the hose is leak-free.
  - 5 For charcoal grills, be sure coals are cooked completely before disposing in a metal container.
  - 6 Use utensils with long handles to prevent burns and splatters. Clean your grill with long-handled tools after every use, too.

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