

APCIA: As thieves target cars and packages, insurers offer tips on protecting valuables this holiday season

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With robust holiday buying, the American Property Casualty Insurance Association (APCIA) is urging shoppers to take a few extra precautions to safeguard their property. But if you do fall victim to theft, your loss may be covered by insurance.

The National Retail Federation and Prosper Insights & Analytics report that a record 196.7 million Americans shopped in stores and online during the five-day holiday shopping period from Thanksgiving Day through Cyber Monday.

“This time of year, there are many opportunities for thieves to strike, vehicles to crash and even home fires to ignite,” said Robert Passmore, department vice president, personal lines, for APCIA. “Unless you’re careful, porch pirates, and smash and grab car break ins can dampen your holiday season.”

While there are many good deals for shoppers on Black Friday, most of us will be making purchases well into December. This means delivery services will be very active dropping off purchases and shoppers will be traveling on congested streets and in busy parking lots.

“Whether it is a theft, crash or fire, your auto and homeowners insurance policies are designed to provide you with coverage,” said Karen Collins, assistant vice president, personal lines for APCIA. “Homeowners insurance covers package theft from your front door or even your car, minus your deductible. If decorations, a space heater, or a stove sets your home on fire, homeowners insurance can help

you recover.”

According to a [2022 Safewise survey](#), around 260 million packages disappeared from porches across America over the last 12 months. Over the holiday season, the frequency of package theft increases.

If you suspect that a package was stolen from your porch, follow these simple steps

1. Attempt to track the shipment of the item through the delivery company to ensure it was delivered and if the delivery service will reimburse you.
2. If the package was delivered and the delivery company will not provide reimbursement, your next step may be to contact the retailer to see if they will replace the item or reimburse you for the loss.
3. You should also file a police report of the theft.
4. If you purchased the package with a credit card, check to see if they provide purchase protection and will reimburse you for the loss.
5. If the item is of high value, you can claim the loss with your homeowners insurer.

Thieves often target vehicles or packages that are stored in cars as shoppers race from store to store during the holiday season. Some important tips to avoid becoming a victim of theft:

1. Don't leave bags and packages in plain sight in your car. Hide your purchases or put them in the trunk.
2. Park in well-lit areas and lock your doors.
3. Never leave your car running.
4. Don't leave keyless entry fobs in the car.
5. If packages are stolen from your car and their value is high enough, you may want to file a claim with your homeowners insurance.

Home invasions, fires, and other mishaps also spike during the holidays. To protect your valuables and loved ones:

- Be aware of holiday fire hazards. Keep trees well hydrated, avoid using flammable materials to decorate, and keep decorations away from candles, lights, and fireplaces. Don't overload extension cords and unplug lights when you're not home or going to bed.
- Don't let your home look unoccupied. If you're heading out of town for the

holidays, leave lights on, ask a neighbor to pick up your mail, and consider automatic timers for holiday lights.

- Be smart about package deliveries. Try to schedule deliveries for when you are home or request that packages be left at a side or back door. Ask neighbors to keep an eye on your porch and consider installing security cameras.

Poor weather over the holidays can create hazardous conditions and lead to slip and fall accidents.

- Be extra careful walking across parking lots, driveways or entryways. Be sure to clear your side walk and driveway of snow and ice.
- Snow, ice, and water tracked into a house or building can lead to unexpected slick spots. Mop up water immediately.
- Avoid walking while distracted. Cell phones can take your focus away from dangerous walking conditions.

The American Property Casualty Insurance Association (APCIA) is the primary national trade association for home, auto, and business insurers. APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers, with a legacy dating back 150 years. APCIA members represent all sizes, structures, and regions—protecting families, communities, and businesses in the U.S. and across the globe.