

Car insurance can protect your possessions but not your identity

One in ten British car owners are putting themselves at risk of identity theft, research from Direct Line Car Insurance has revealed.

According to the study, Brits are putting themselves at risk of identity theft by leaving personal documents such as household bills and bank statements in their cars. These two documents combined could contain all the information a thief needs to open an account or credit card in another person's name.

It is easy to forget leaving important papers in your car, but Direct Line Car Insurance is urging Britons to be more careful due to the rise in cases of identity fraud over the last few years. According to the research, it is not just sensitive documents that Britons are leaving in their cars. Valuable items worth hundreds of pounds, such as laptops, iPods and mobile phones are also being left on display in cars to tempt thieves, despite various campaigns and warnings.

To reduce the risk of a car being broken into, get a stereo that has a removable front, park in a busy, well lit area and remove all valuables and possessions from the car before leaving it unattended. It is also a good idea to buy a good steering wheel or a handbrake lock.

The research also found that many car owners in Britain treat their vehicle more like a second home than a car, using them to store various sports equipment and clothes for the office. It is not advisable to use cars as extra storage; leaving items on display will tempt thieves, especially when as many as six per cent of British car owners admit to occasionally forgetting to lock their car.

But while most [car insurance](#) policies offer the option of insuring valuables left in cars, often at an extra cost, it is unlikely that car insurance companies will cover for identity theft. Identity theft can prove much more damaging than the theft of some possessions. With just a few details, criminals can apply for bank accounts, benefits and credit cards in another person's name, causing permanent damage to the victim's credit rating.

According to the Government, more than 100,000 Britons fall victim to identity theft each year. Leaving personal documents in a car increases the risk of identity theft, as does throwing this information out with the rubbish. The Government recommends being extra vigilant with personal information and shredding everything before throwing it away. Signs of identity theft include rubbish bags being tampered with, mail going missing and unusual payments or direct debits appearing on a bank statement.

A credit report can reveal whether or not identity theft has taken place, as it lists all bank accounts, credit cards and financial services a person has applied for. In the event of suspected identity theft, the Government recommends reporting it immediately to the local police station

However, prevention is better than cure; next time you grab the mail on your way out to work, don't leave it lying in your car in plain sight, as you've much more to lose than just a few letters!

About the Author

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