



Don't Underestimate Your Thief!

While a thief is obviously a person making a bad decision, they're not necessarily unintelligent. Don't underestimate someone who is determined to rip you off in one way or another—and they have some clever methods. Statistics show that a thief will take the “path of least resistance.” The more secure the situation, the less likely they will be to target it. With all the electronic gadgets available today, it's likely you use at least one or two of them. Here are some steps you can take to try and make things more difficult for a thief so they may be less likely to target you or your home.

“Open, Says ME!” If your garage door opener is removable, and you keep your registration in your car (or other items with your home address), you've just told your thief where you live and given them a way to get in. And imagine that the thief located this information in your car while it's in long-term parking at the airport – now you've also provided information that you'll be gone for a long time. **TIP:** Take your remote garage door opener with you when leaving your car (even for a few hours).

“GPS, Take Me Home”: Was “Home” one of the first locations you programmed into your GPS? This, in combination with having a garage door opener creates a situation similar to the first scenario. The thief now has a way in to your house and can just have your GPS direct him straight to your house. **TIP:** Keep the “Home” setting, but change it so it directs you to a *nearby* location (e.g., store or gas station) so you can still find your way home.

“Hubby, Sweetie, Honey, Mom”: Take a look through your contacts list on your cell phone. Do you use nicknames for your loved ones, or do they use them for you? If you got a text from “Hubby” that said “In line at grocery store. Forgot PIN for debit card. Text it to me please.” Or from “Mom” that said “What's our garage door keypad code again?” What would you do? More than likely you'd promptly text the necessary information. If the phone was in the hands of a thief, you have just given them access to your bank account or your home. **TIP:** Don't assign nicknames in your contacts. In addition, if they are requesting sensitive information, confirm their identity by asking specific questions via text or, better yet, call and talk to them. Furthermore, if you DO confirm the identity and text the information, be sure to delete the text later, and make sure your “Hubby” (or Sweetie, or Mom) does too.

Missing Item Found! Have you ever lost something of value and reported it to the “proper” authorities (e.g., mall security, airport security, library lost and found)? Just think how happy you'd be if you got a call that they had your item and that you should come and claim it immediately. If it's a thief who actually made the call, they're now aware that you'll be out of your house for a while—perhaps enough time to burglarize your home. **TIP:** Look up the “real” phone number (don't just use the caller ID display) and call to confirm that the “item found” report is valid before leaving your house.

Bottom Line: Take your time and think before acting, speaking, texting. If it doesn't feel quite right, or if you're revealing information that you would normally keep secure, pause and think it through before revealing it. As previously mentioned, thieves use their smarts and can be tricky. They will rely on the element of surprise, count on “typical” human responses, smile and be charming, look you straight in the eye and speak with confidence—all while getting you to reveal information or behave in a way that works to their advantage.

Visit [Allstate Be Aware and Prepare](#) and the [Insurance Institute for Business & Home Safety](#) for more, helpful information.