

## Ombudsman Forcible Entry to Vehicles

**Forcible and violent entry into vehicles: take reasonable precautions**



The fact that thieves may be interfering with the locking signals of remote locking devices on vehicles is now quite well known and publicised. There has been ample press coverage on this issue and on other instances of criminals attempting to over-ride vehicle's locking systems.

One recent article suggests that thieves use a household remote, such as the type used to open garage doors and gates, and block the signal of the car's remote.

This means that an unsuspecting motorist who locks their vehicle with a remote may have not actually locked the vehicle, as a thief has watched and pressed a household remote at the same time, interfering with the vehicle remote and preventing the locks from engaging. Thieves then open the unlocked doors and steal items inside the vehicle.

**This type of loss would be rejected**, if a claim was submitted as cover for items in vehicles is subject to forcible and violent entry into the vehicle.

Clearly the risk increases once an item is placed in a vehicle unattended. If there is no forcible and violent entry into the vehicle when the item is stolen, there is unfortunately no claim.

It would therefore be prudent for each vehicle owner or driver, as a reasonable precaution, to ensure the vehicle is indeed locked before leaving the vehicle, especially if there are valuables in the vehicle.

One should not assume the vehicle is locked merely because one pushed a button. Check first before walking away.

We are not in favour of relaxing our underwriting rules on something that can result in frequent losses for something which should be a reasonable precaution taken by our clients.

We have also taken this matter up with the Ombudsman's offices, and they confirmed they agree with the stance taken and will uphold such a decision by an insurer.

In conclusion, please advise our mutual clients to check if their vehicles are properly locked to prevent any frustration if a loss is suffered and a claim is rejected.



**The purpose of the Short Term Insurance Ombudsman is to resolve disputes between members and insured consumers in an independent, impartial, cost-effective, efficient, informal and fair way.**

If you are dissatisfied with the rejection of your claim you may lodge a complaint with the Ombudsman for Short-term Insurance.

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