

## **DOCK IT AND LOCK IT! DON'T LET THIEVES SINK YOUR BOATING PLANS**

PALOS HILLS, IL – As thousands fill boating shows seeking the watercraft of their dreams, the National Insurance Crime Bureau (NICB) advises new and current boat owners to consider purchasing theft prevention devices and brushing up on some basic safety techniques to make sure their vessels stay right where they dock them.

### **The Facts**

Boat theft and fraud are big business. Approximately 775 watercraft are stolen each month in the United States, costing their owners and insurance companies \$40 million annually. Like stolen motor vehicles, stolen boats are frequently sold to unsuspecting consumers.

Every recreational marine vessel made or imported for sale in the United States after August 1, 1972 is required to have a Hull Identification Number (HIN). This 12-character identifier contains information for manufacturers, law enforcement agencies and organizations like the National Insurance Crime Bureau (NICB) involved in stopping fraud and theft.

With very few exceptions, all motorboats must have a registration number located on the forward part of the boat. While every state requires vessels to be registered before they can legally operate on their waters, not all states require vessels to be titled prior to registration. Non-titling states create an opportunity for vessel insurance and title fraud.

“Regardless of whether you own a 10-foot jon boat or a 110-foot luxury yacht, owners should make sure that their boat or personal watercraft has the same level of protection as their car or truck,” said Robert M. Bryant, president and CEO of the NICB. “The majority of watercraft stolen each year are under 20-feet in length and are never seen again by their owners,” he added. “Employing some simple theft prevention tips could have kept them happily afloat.”

NICB recommends the following theft prevention guidelines designed to leave boat thieves in your wake – guard against a fraudulent purchase, use common sense when disembarking the craft and keep up-to-date identification records.

### **Boat Fraud: Beware of the Sharks**

Learn to recognize common fraud indicators.

- If a watercraft is offered at a price below market value – be suspicious
- When purchasing a boat, check that the Hull Identification Number (HIN) matches the HIN on the registration
- Carefully review the vessel and its ownership paperwork for these fraud indicators:
  - The boat has been rebuilt, reported stolen, sunk or recovered
  - The title or proof of ownership is a duplicate issue or from out of state
  - Registration numbers appear altered or are not uniform
  - The asking price is below the market value

### **Dock and Lock It: Using Land Logic on Water**

Thieves won't steal a watercraft if it takes too much time or creates too much noise.

- Always dock in a well illuminated area
- Clearly identify and mark the vessel
- Secure watercraft to the dock or buoy with a locked steel cable; detachable outboard motors also should be chained and locked to the boat
- Always shut the engine off; never leave the keys in the boat when disembarking
- Lock the craft's cabins, doors and windows when not in use
- Equip the boat with alarms and activate them whenever leaving the craft
- Disable the boat when docked for long periods by shutting off fuel lines, removing the battery or removing the distributor cap

### **Stranded with an Empty Dinghy: Keep Identification Records Current**

Keep clear, up-to-date records on your watercraft and equipment.

- Never leave registration, title or identification papers on the boat
- Take photos or a video of the boat, including a close-up of the HIN
- Record the serial numbers of all on-board electronics and equipment

A vessel identification checklist and a fact sheet on how to combat boat theft and fraud is available on the NICB website, <http://www.nicb.org>.

Supported by 1,000 major property and casualty insurance companies, the National Insurance Crime Bureau is the nation's premier non-profit organization exclusively dedicated to fighting insurance fraud and theft for the benefit of its member companies, their policyholders, and the general public through information analysis, forecasting, investigations, training and public awareness. For more information on fraud and how it affects everyone, please visit <http://www.nicb.org>. To fight insurance fraud in your community, call 1-800-TEL-NICB (835-6422).

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