



### **“It is very dangerous to leave your car unattended while it is warming up”**

As the winter weather continues, many of us try to get a step ahead of Old Man Winter and warm up our cars before heading out for the day. When cold weather approaches, many individuals mistakenly leave their cars running unattended in an effort to warm up their vehicles before facing the day; however, we may want to rethink this plan.

Thieves use the blistering cold weather to their advantage by looking for puffs of warm exhaust pouring from car tailpipes, and easily snatching the idling cars. Whether you are warming up your car before starting your day, quickly paying for your gas at the station, or running into Starbucks for a quick coffee to warm up, you are at risk of having your vehicle stolen. More than 700,000 vehicles are stolen in the United States each year, and up to half of the thefts can be blamed on driver error. According to the National Highway Traffic Safety Administration (NHTSA), this includes leaving your vehicle's doors unlocked while the keys are in the car. It has been reported that only about half of these vehicles are recovered.

When focusing on the civil liability aspects, some Insurance providers will deny coverage for a vehicle stolen due to the lack of reasonable care taken by the owner of the vehicle. Additionally, if an individual is injured or property damage occurs as a result of an unauthorized individual operating a vehicle simply because it was left running, may have a negligence claim against the owner of the vehicle (or the person who left it running unattended). In some cases this could even be considered gross negligence and could result in greater liability and even punitive damages. This is because a judge or jury could determine that a foreseeable outcome to your actions (i.e. leaving your car unlocked, or worse running, with the keys in it unattended in a public area) was that a person would steal your vehicle and caused damage to others.

So before deciding to put those key in the ignition, turn on the defrosters and heat, and run back into the house to finish getting ready, just remember, it's better to have a cold car than no car.