

## Mercury Policyholders Report an Increase in Auto Vandalism and Parked Vehicle Collision Claims During Halloween

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Los Angeles, CA (<u>PRWEB</u>) October 25, 2017 -- Mercury Insurance auto policyholders reported a substantial increase in vehicle property damage during the three days surrounding Halloween last year, according to claims data from the company.

"A lot of drivers were dealt a Halloween horror instead of a treat in 2016," said Kevin Quinn, Vice President of Claims at Mercury Insurance. "We saw an increase in claims for parked car collisions and vehicle vandalism during a three day period surrounding Halloween compared to the previous year. Our insureds reported more dents and dings to their parked cars or that their vehicles had been defaced by being keyed, egged or the glass had been broken."

Halloween continues to grow in popularity with estimates that consumers will spend more than \$9.1 billion on items this year, which is an 8.3 percent increase from 2016, according to the National Retail Federation. "This holiday period sees a lot of activity. Over the years, our insured customers have reported everything from 'pumpkined' cars to mummified homes, and these costly pranks can happen to anyone," Quinn adds.

Mercury Insurance offers the following tips to help keep you from falling victim to a Halloween trick:

## Auto

Pay attention when driving. Halloween brings a lot of people out for a night of trick-or-treating, so watch out for them crossing the street or even darting out between parked cars. It's fun to look at all of the costumes and children having fun, but stay on high alert while behind the wheel. "Rear-end collisions are one of our most popular auto claims, and an extra look to see if it's clear or having someone outside the vehicle to act as crossing guard before exiting the driveway could keep you from being in an accident," said Quinn.
Park in a garage or well-lit area when possible. Otherwise, consider installing motion detectors in your driveway to turn on lights when someone approaches. If you only have access to street parking, try to park near streetlamps. Lighted areas deter thieves, who like to do break into cars under the cover of darkness.
Avoid parking in deserted areas. Vandals are less likely to do their dirty work out in the open, so park in well-populated areas whenever possible. If you're attending a Halloween party in an unfamiliar neighborhood, ask the host for recommendations on safe places to park.

- Activate your alarm. Car alarms are loud and draw people's attention, so use them to deter criminals.

- Review your auto insurance policy. Talk to your local independent agent to see what auto coverage you have. "For example, many acts of vandalism like rowdy teenagers tossing pumpkins at your vehicle or using it as batting practice would be covered by comprehensive insurance," Quinn adds.

## Homeowners

- Light your walkway. This can reduce the likelihood of vandalism to your home as well as increase visibility for costumed visitors who may have difficulty viewing the terrain.



- Keep pets indoors. Some dogs and cats can become easily spooked by strangers or kids disguised in costumes and Halloween attire. Keep pets inside – or in a separate part of your home if you're hosting a party – to keep them safe and prevent any ugly situations where a pet can bite or scratch a guest.

- Install surveillance cameras. Cameras can be installed to areas of the home that are more obstructed or away from the street and may help law enforcement identify the perpetrators.

- Set up a neighborhood watch. Talk to neighbors and come up with a schedule to watch your block. Assign times and map out potential trouble spots. Invite law enforcement to your meeting to get additional advice.

Before filing a claim

- Call the police. Filing a report provides you with an official record of the incident and, hopefully, the police will be able to track down the offender. Don't attempt to move or clean any of the damaged items until the police arrive, retrieve necessary information and document the scene.

- Take photos of the damage.

- Contact your insurer. Report claims right away to your insurance company. Mercury customers can call the company toll-free 24 hours a day, seven days a week to report a claim at (800) 503-3724.

## ABOUT MERCURY INSURANCE

Mercury Insurance (MCY) is a multiple-line insurance organization predominantly offering personal automobile, homeowners and commercial insurance through a network of independent agents in Arizona, California, Florida, Georgia, Illinois, Nevada, New Jersey, New York, Oklahoma, Texas and Virginia. Since 1962, Mercury has specialized in offering quality insurance at affordable prices. For more information visit <u>www.mercuryinsurance.com</u> or Facebook and follow the company on Twitter.

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