


CHUBB® How to

safeguard
your vehicle
against theft





At Chubb, you're more than a claim. You're our client.

What is relay theft?

Relay theft involves multiple thieves working in unison. One thief will stand close to the location of your keys, whether they be near your front door at home or in your pocket when out and about, with a device that boosts the signal from your car keys.

This signal is then relayed to another thief who is next to your car and has a second device that can use the signal to acquire access to your vehicle.

With this increasingly common method of vehicle theft, it can take less than two minutes for thieves to gain full access to your car.

Your Faraday pouch

Put your keys in this pouch to provide an extra level of security. It's simple and cheap and has been found to assist. A pouch that blocks RF (Radio signals) will reduce the chances of your vehicle being stolen by what is known as 'relay theft'. Any vehicle with keyless entry is vulnerable.

Vehicle tracking systems are also an effective security measure.

A tracker is a small device which is attached to a vehicle and transmits data about its location and speed to a GPS satellite.

The satellite then sends on this information to the tracking company, a computer or app. This information relays at regular intervals, which can be set anywhere between every five seconds to every five minutes.

Trackers can be retro-fitted professionally to most vehicles, but many cars, such as those offered by Jaguar Land Rover (JLR), now come with them factory-fitted as standard. This is the InControl Remote Secure system.

Upon delivery, it is important for you to complete all the necessary steps to ensure your tracking device is registered to you and that your correct contact details are provided.

If the subscription has been paid, this will ensure the system is activated and will operate in the event of a theft.

If your tracker is not working at the time of a theft, your insurer may not be able to pay your claim.



Five important things to consider about your vehicle tracker and how to avoid common pitfalls.

1. Does your vehicle already have a tracking device?

You may need to ask your dealer whether there is one fitted and if so, is it a GPS system or an Automatic Driver Recognition (ADR) system? Insurers might require a specific type of system. If the required system is not already fitted and subscribed to, ask a certified professional installer to fit one.


2. Check you have the correct tracker

If your vehicle does not have a factory fitted tracker or it is not the required type, a system can be fitted by a professional.

A GPS system provides basic functionality. It will not alert you if the car is stolen and the car movements will only be tracked once you notice the theft and report it to the police. This could result in a delay.

Automatic driver recognition (ADR) is a feature on premium tracking products that identifies approved drivers. These identifiers are usually small tags the driver keeps on their person. If your vehicle is moved without a driver identification tag present, an alert will be sent to you directly.

An ADR system will alert you by text immediately in the event of any unauthorised movement of the vehicle so that you will know it has been stolen and take action. Check with your manufacturer.



Do not leave your driver identification tag in the vehicle when unattended or the system will not alert a theft.

3. Do you need an ADR system?


This provides an additional layer of security or if your insurer requires it (check with your broker).

ADR takes tracking technology one step further by identifying an approved driver. It requires a driver identification tag to be present before the car can be used. If the car is driven without the tag in the car, the tracker will alert. With newer models, the driver identification card can be built into the vehicle key. Check with your manufacturer.

4. A subscription fee must be paid for the tracking service

If your subscription lapses, the tracker will stop working as it will no longer be able to communicate with the tracking company in the event of a theft and this could invalidate your insurance. Always make sure your subscription is active. You can do this by choosing an automatic renewal.

A subscription up to three years is sometimes included in the purchase price. However, it is your responsibility to check that this has been done and that the subscription is renewed at the end of the initial period. Check with your manufacturer.



The dealership may not send you a reminder about renewing your subscription.

5. Factory-fitted tracker: Jaguar Land Rover InControl Secure

JLR now offer a factory tracker from new. The required specification must be chosen at the point of order.

- a. When ordering the vehicle, check you select the required tracker option and whether the subscription is included. Choose from InControl Remote Secure (GPS only) or Control Remote Secure Pro (GPS and ADR).
- b. At the pre-delivery inspection, the dealership should connect you and the vehicle to the JLR portal and InControl system. You must then ensure you complete the next steps or the system will not be operational:

When you buy second hand or pre-registered market JLR, you need to;

- a. Reach out to JLR or the dealer to check if InControl Secure tracker is fitted.
- b. Pick up the subscription for the duration of the manufacturer warranty.
- c. Complete the process with the download of the app and link the whole system to you.

If in doubt ask and double check! If your tracker is not working at the time of a theft, your insurer may not be able to pay your claim.

Things to note

- a. Watch out for an email explaining what steps you must complete.
- b. Click on the link within the email, download an app and set a security password.
- c. Check all your personal and contact details are correct.
- d. You should then receive confirmation from JLR that the process is completed and the system is active and operational. If you are ever in doubt that the system is live and working, check back with JLR.

Points to remember:

- Ensure when ordering a tracking device it has the required capability, either GPS only or ADR.
- Ensure your subscription is paid and active at all times.
- Set reminders for renewal.
- Ensure if you have separate ADR tags, they are never left in the car when unattended.
- Ensure you have completed the final stages of the set up and activation.
- Ensure you receive confirmation from the manufacturer that every stage has been completed so you know the tracking function is in full working order.



Expert insurers of your **most valued possessions**

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