LEGAL BRIEFS

From the Fort Knox Claims Office

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STEREO LOSSES

The theft of car stereo components continues to be high at Fort Knox and in the surrounding communities. The Claims Office continues to see large dollar claims for stereo components that have been stolen from vehicles on post. In many cases, the owner of the vehicle has failed to protect against the loss. The recovery of stolen stereo items by police agencies has been sporadic at best.

There are a few things that all potential claimants (soldiers, DA and NAF civilian employees) should bear in mind when installing stereo items in their vehicle. The most important consideration should not be the quality of the sound the system produces, but whether there will be <u>any</u> system there to produce sound when you want it!! We have seen a number of cases where the claimant has invested thousands of dollars in sound equipment, but none in a physical security system for the vehicle. There are good quality burglar alarms on the market to help discourage a break-in of your vehicle. A good intrusion alarm can be commercially installed for about $200. While no alarm system is perfect, and in many locations (like New York City) the alarm might be ignored when it goes off, with the siren or horn blasting and lights flashing, the commotion is still a big deterrent to someone trying to burglarize a vehicle.

Combining such an alarm system with slide out, or removable faceplate stereo equipment that can be hidden from view or removed from the passenger compartment can go a long way in protecting your property.

The Army Claims Service has three policies that Soldiers and DA civilian employees should keep in mind when they consider installing non-factory stereo components in a vehicle:

1) A $750 **total [per claim]** is the most that the Army will pay for stereo components that are "properly mounted" [see: paragraph 2 below] in a POV.

2) In order to be payable, the stereo equipment must be bolted to the chassis of the vehicle. Installation must be such that it will require the use of tools to remove the items. Laying the equipment under or behind seats, even if out of view, will make the claim non-payable. Failing to roll-up the windows and lock the vehicle is also considered a failure to exercise due care to protect the property, and would make the claim non-payable. In the hot summer months, cracking the windows a half-inch for ventilation is acceptable.

3) Leaving a slide-out component, or a removable face-plate in the vehicle over an extended period would also be considered a failure to exercise due care and make the claim non-payable.

You should also bear in mind that without a Special Rider, most automobile insurance companies will not pay claims for non-factory installed stereo items. You should check your policy or call your insurance agent to find out how little it will cost to protect against such a loss. Also if you do have Comprehensive insurance coverage, or a Special Rider that has been written to protect against such losses, and if a theft occurs on the installation, then the soldier or DA Civilian employee will have to first file with the insurance carrier for any loss, before the Army can consider any payment.

The following are some surefire ways to increase the chances that your stereo equipment will be stolen:

1) Don't put in a security system to protect the vehicle.

2) Put manufacturer or installer decals and stickers on the vehicle to advertise that the vehicle contains the best stereo on the market.

3) Make sure all the equipment that can be seen from outside the vehicle bears the logos of the most popular manufacturers so that the thief won't be tempted to pass up the opportunity to get a "Kicker" box, or Rockford-Fosgate power amplifier, etc.

4) Whenever you ride, play your stereo at eardrum splitting volume with the windows down, so that potential thieves can judge the quality of your equipment, and follow you to your destination from a safe distance.

5) Always leave an ample number of CDs or cassettes in the front seat area so the thief can ascertain if your musical tastes match his. Keep a hundred or more CDs in the vehicle to insure that the break-in will be worth the thief’s time.

6) Always park your vehicle in a dark location, and preferably always in the same place, so that the thief won't have to work too hard in finding your vehicle once he has targeted

it, and also so that he will have adequate privacy to get the equipment out.

7) Never keep your purchase receipts, or write down the equipment model and serial numbers, or retain the owner's manuals, etc., because these steps might really help the police apprehend the thief and find your equipment if it gets pawned or sold to someone else.

8) Always lay extra speakers on the rear window shelf or behind the seat in trucks. Insure that the manufacturer's logo can be readily identified on the item.

9) Brag around your unit about who has the "badest" stereo, and challenge any non-believers to beat the decibel level of the system you have installed.

10) When you are going to be gone from your vehicle for just a few minutes, leave the vehicle's windows down or the doors unlocked so that the thief can be in and out quickly.

11) Ignore strangers that you see milling around unit or housing area parking lots.

12) Leave your vehicle in a unit parking lot when you rotate to the NTC for a few weeks.

13) Because the procedure has turned-out to be more of a "pain in the neck" than you thought it would be when you bought the unit, don't bother sliding out your stereo, or removing the face plate when you leave the vehicle for an extended period.

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