

# Avoid Being a Boat Fraud Victim

Stolen boats are frequently sold to unsuspecting consumers. You can avoid being victimized in a stolen vessel scam by recognizing common fraud indicators:

- Before purchasing a boat, make sure its HIN exactly matches the HIN listed on the registration and/or title.
- Carefully review the vessel and its ownership paperwork for these fraud indicators:
  - The boat has been rebuilt, previously 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 well below the market value. Be suspicious if someone offers to sell you a boat or equipment at a price that's too good to be true.
- Do not purchase any vessel if the seller is unable to produce title or proof of ownership.

# For More Information

You can learn more about boat theft and related fraud scams, and obtain a boat theft prevention check list, at the NICB web site: [www.nicb.org](http://www.nicb.org).

The National Insurance Crime Bureau (NICB), a not-for-profit organization dedicated to combating fraud and theft, and the nation's property/casualty insurers want to help protect your boat from criminals.

Call the NICB's toll-free hotline if you suspect insurance fraud or boat theft:

**1.800.TEL.NICB.**  
(1.800.835.6422)

Your call is free.

Your call can be anonymous.

You could be eligible for a reward.

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Boat  
Theft

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Fraud Solutions **now.**<sup>SM</sup>

Leave boat  
thieves in  
your wake.

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# Apply your Land Logic to the Water

Protecting our cars from vehicle thieves is second nature to us. We use common sense by locking our doors, removing the key from the ignition, installing alarm systems, and even installing vehicle immobilizer or tracking systems.

But what about protecting your boat or pleasure craft from theft? Unfortunately, criminals target them as well. Like cars and trucks, boats offer thieves an enticing opportunity to make huge profits.

Boat theft is big business. Approximately 1,000 boats are stolen each month in the United States, costing their owners and insurance companies millions of dollars annually.

By applying much of the same logic you use to ward off car thieves to your boat, you can help protect your marine vessel and sink criminals intent on stealing your maritime investment.



# Start With Common Sense

Have you ever noticed people who leave their unattended cars running when they dash into a store or a gas station? With this reckless behavior, they can easily become car theft victims.

It's no different for boat owners. Start with common sense: Do not leave keys in the boat and always shut the engine off when disembarking. You may think it's a nuisance to turn off your engine, but it's a lot more inconvenient when your boat is stolen.

Criminals typically avoid boats that take too much time to steal or create too much noise in the theft process. Make their job harder. Be sure to:

- Dock your craft in well-lit areas.
- Secure your boat to the dock with a locked steel cable.
- Remove expensive equipment from your boat when not in use.
- Lock the boat's cabins, doors and windows when not in use.
- Chain and lock detachable motors to the boat.
- Remove registration or title papers in the craft.
- Disable the boat when not in use by shutting off fuel lines, removing the battery or distributor cap.
- Use a trailer hitch lock after parking a boat on its trailer.
- Install an alarm system and a kill switch in the ignition system.



## Identification Can Help Keep You Afloat

Your boat is more than just a pleasure craft...it's an investment as well. Anchoring your investment includes marking and identifying your boat and equipment. If your boat or equipment is stolen, this identification will help police in the recovery effort.

- Mark your boat and equipment with the vessel's Hull Identification Number (HIN). The HIN is a 12-character serial number that identifies your boat. While these characters may simply look like a long string of letters and numbers to us, they contain information that can help law enforcement agencies more quickly recover stolen boats.
- Engrave your driver's license number in a hidden location on the boat, as well as its engine, ship-to-shore radio, depth sounder, compass, stereo, trailer and other expensive components.
- Take photos or videotape of your boat, its HIN and equipment for documentation and identification in case of a theft.