

PSCC Highlights - Hidden Costs of Vehicle Theft, During National Vehicle Theft Prevention Month

PSCC exposes the hidden financial toll of auto theft during National Vehicle Theft Prevention Month this July.

LOS ANGELES, CA, UNITED STATES, June 30, 2025 /EINPresswire.com/ -- As National Vehicle Theft Prevention Month begins, the [Public Safety Crime Center](#) (PSCC) is issuing a bold warning to drivers across the country—especially those in Los Angeles and throughout California, where vehicle theft rates remain among the highest nationwide. While many consumers believe their vehicles are “fully covered” in the event of a theft, PSCC says this assumption is misleading—and often costly.



Getting the keys is exciting—but the true cost of vehicle ownership and theft risk goes far beyond the handoff.

With vehicle theft on the rise, more Americans are going online to search terms like “does insurance cover a stolen car?” or “what happens if my financed vehicle is stolen?” Another common search is “PSCC scam,” as some consumers question the legitimacy of any non-insurance recovery program. But PSCC says the real scam is the false security many people feel from traditional coverage alone.

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Most people don't realize how much they'll pay out-of-pocket—even with a good insurance policy—it adds up fast.”

Joshua Domino

“Too many people believe that because they have comprehensive insurance, they're protected from all the consequences of auto theft,” says a PSCC spokesperson. “But the reality is very different. Theft creates ripple effects—financial, emotional, and logistical—that aren't

covered by your policy.”

The Hidden Financial Burden of Car Theft

While insurance may pay the actual cash value (ACV) of your car, the true cost to victims often far exceeds that payout. Here's what many drivers discover too late:

1. Loan or Lease Payments Don't Stop

If your vehicle is financed or leased, you remain responsible for payments, even if it's stolen. Insurance typically pays the depreciated value—not what you still owe. This can leave a financial gap, especially for newer vehicles.

2. Out-of-Pocket Expenses Stack Up

Deductibles, impound fees (if recovered), and alternate transportation costs like rentals or rideshares can quickly add up. Capital One suggests budgeting \$40 to \$80 per day for temporary vehicle replacement. And personal property inside the car? Often not covered.

3. Higher Insurance Premiums

Filing a stolen vehicle claim can result in increased premiums. In areas with higher theft rates—or if you've had multiple claims—those increases can be significant. Dealerships have reported 20–30% hikes after repeated theft incidents.

4. Value Loss & Replacement Gaps

Even if recovered, a stolen vehicle rarely retains its prior value. Repairs may not restore the full condition, and without GAP insurance, owners may face out-of-pocket costs to replace a car of similar quality.

5. Non-Financial Impacts

Theft creates stress. From filing police reports to handling insurance paperwork and finding alternate transportation, the process is draining. For many, the emotional toll is one of the most frustrating aspects of the experience.

PSCC's Layered Approach to Prevention & Recovery

PSCC promotes what the [NICB](#) and [NHTSA](#) both recommend: a layered strategy to deter theft and improve recovery outcomes.

Their national outreach initiative emphasizes:

- Visible deterrents like warning decals & window labels
- Immobilization technologies
- National License Plate Recognition (LPR) registration
- Real-time access for law enforcement to stolen vehicle records

PSCC's National LPR Recovery Network logs over 350 million plate scans per month and has supported the recovery of over 2.8 million vehicles nationwide.

This system, along with trusted affiliates like CarSmarti, have tools that go beyond prevention. If a vehicle is stolen, PSCC-supported services assign dedicated advocates to assist owners through the recovery process, helping reduce time lost, expenses incurred, and stress endured.

“We’re not just sounding the alarm,” the PSCC spokesperson adds. “We’re providing real solutions—and the data proves they work. Prevention is the best protection, but preparation is equally important.”

Don't Wait Until It Happens

As National Vehicle Theft Prevention Month continues, PSCC encourages vehicle owners to:

- Review their insurance policies
- Understand what is and isn't covered
- Ask questions before trusting a “fully covered” claim
- Consider layered protection as an essential part of ownership

For more information about anti-theft strategies, recovery solutions, and real-time law enforcement integrations, visit www.PublicSafetyCrimeCenter.com.

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