Stolen vehicle checklist

What to do if your car is stolen. Work down the list in order and tick each step as you finish it. The full guide, with the reasons behind every step, is at confirmedstolen.com/stolen-vehicles/.

In the first hour

- [ ] **Make sure you are safe and do not confront anyone near the vehicle**
  If the theft is happening now, or anyone is threatened, call 911. A vehicle can be replaced; a confrontation can end badly.
- [ ] **Confirm the car was not towed, impounded or repossessed**
  Call the local police non-emergency line and ask whether the vehicle was towed. Some cities offer an online tow lookup, such as the Chicago Police Find My Car search (publicsearch2.chicagopolice.org/FindMyCar/Vehicle/Search).
- [ ] **Gather the VIN, plate number, year, make, model and color**
  The VIN (vehicle identification number, the 17-character code on the title, registration and insurance card) is the single most useful identifier for police.
- [ ] **Note distinguishing features and anything left inside**
  List dents, stickers, aftermarket wheels, roof racks, and any wallet, laptop, garage opener or house keys that were in the car.
- [ ] **Report the theft to police and ask for a report number**
  Report to the agency where the car was taken. If you are unsure how, start with USA.gov's report a crime page (www.usa.gov/report-crime).

Within 24 hours

- [ ] **Call your insurer and open a theft claim**
  Have the police report number ready. Ask what the policy covers and what documents the claim requires.
- [ ] **Notify your lender or leasing company**
  The lender or lessor holds an ownership interest in the vehicle and generally must be told. Keep making payments unless they tell you otherwise in writing.
- [ ] **Tell your state motor vehicle agency the car and plates are stolen**
  Check your state DMV's current instructions for reporting a stolen vehicle and stolen plates.
- [ ] **Share location data from a connected-car app or tracker with police**
  Give the officer the live location or the last known point. Do not go to the location yourself.

- [ ] **Change any codes, passwords or locks exposed by items in the car**
  If house keys, a garage opener or documents with your address were inside, secure your home and accounts.

This week

- [ ] **Collect documents your insurer may request**
  Titles, registration, keys, purchase records, maintenance receipts and recent photos can all support the claim.
- [ ] **Remove the vehicle from toll accounts and parking apps**
  Unpaid tolls, tickets and parking charges can follow a stolen plate. Keep the police report number to dispute them.
- [ ] **Report stolen cards or identity documents left in the vehicle**
  If a wallet, checkbook or ID was taken, see the identity theft checklist (confirmedstolen.com/identity-theft/) and IdentityTheft.gov (www.identitytheft.gov/).
- [ ] **Ask about rental reimbursement before you rent a car**
  Some policies include rental or transportation coverage after a theft. Confirm limits with your insurer first.

If the car is recovered

- [ ] **Tell police and your insurer immediately when you learn of recovery**
  If you find the car yourself, call police rather than driving it away, so the record can be cleared.
- [ ] **Ask where the car is held and what release requires**
  Recovered vehicles are often towed to a storage lot. Ask about release paperwork and any fees, which vary by location.
- [ ] **Have the car inspected before you drive it**
  Check for damage, missing parts, tampered ignitions and personal items left by others. Photograph everything.
- [ ] **Confirm the stolen status is cleared with police and the DMV**
  A vehicle still listed as stolen can lead to a traffic stop. Ask both agencies to confirm the record is updated.

Prevent it happening again

- [ ] **Lock the car, take the keys and the key fob, and park in lit areas**
  Simple habits remove the easiest opportunities.
- [ ] **Add a visible or electronic anti-theft device**
  Steering wheel locks, immobilizers and GPS trackers each add a layer of difficulty or traceability.
- [ ] **Check any used car's VIN before you buy**
  Run NICB VINCheck (www.nicb.org/vincheck) and a title history search, then see how to check if something is stolen (confirmedstolen.com/check-if-stolen/).

Your case record

VIN

License plate

Police report number and officer

Insurance claim number

Lender or lessor notified (date)

Notes

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