

RISK INSIGHTS

VEHICLE THEFT THROUGH KEY FOB HACKS

Vehicle theft has increased throughout North America as vehicles incorporate more advanced features. As technology evolves, so do criminals looking for ways to exploit its weaknesses. Thieves no longer need to physically force their way into a vehicle by smashing windows or tampering with the lock.

It has become more common for hackers to perform a clean, remote technique to enter a locked vehicle. They simply come into close contact with your key fob, whether it's on you, in your coat or bag, at your desk, or inside a building. They then utilize a wireless transmitter or a relay device to amplify and duplicate the radio frequency identification (RFID) signal of your vehicle's key fob in under a few minutes.

The copied signal tricks your vehicle into thinking it is coming from your actual key fob. It's used to unlock the doors and even start the engine. Just like that, thieves have control of your vehicle and the contents within it.

In addition to locking your vehicle, the best way to minimize your risk of getting a vehicle stolen is by implementing a multi-layer approach.

HERE ARE SOME TIPS TO HELP MINIMIZE YOUR RISK:

- **Block RFID signals:** Some key fobs already come with "sleep mode" or "power saving mode" features that you can activate to stop the key fob and vehicle from sending and receiving radio waves. If you do not have this option, consider getting an anti-theft RFID-blocking pouch/box to store your keys in whenever it is not in use at home or the workplace. These RFID-blocking containers make it difficult for thieves to find a signal to clone.
- **Store keys away from the front door or perimeter of your home or business:** Out of convenience, most people place their keys near doorways. This reduces the distance between the key fob and the vehicle, making it easier and faster for thieves to find, amplify, and copy the RFID signal from the outside of a building.

- **Park inside a garage:** When possible, park your vehicle inside a garage to deter thieves from targeting it. Not only would they need to boost the key fob's RFID signal, but they would also have to break into your property to retrieve the vehicle, which requires more time and effort.
- **Steering wheel locks:** A steering wheel lock is both a physical barrier and a visual deterrent. When locked in place, your steering wheel cannot be turned or moved, making your vehicle difficult to maneuver. Even if the vehicle's key fob signal is copied, the vehicle cannot go far.

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- **Security cameras:** Security cameras are a great deterrent for thieves. Make sure cameras are night-vision enabled, well maintained, and have a set amount of recording time available. A minimum of one week of footage capacity is recommended.
- **Motion detector lights:** Consider installing additional security measures on your property, such as motion-sensor activated lights, around your home or place of business. Motion sensor lights can also help security cameras get a better image of suspects coming to your property for authorities to track.
- **Additional security systems:** Consider installing systems such as a “ghost immobilizer” on your vehicle’s main system. It prompts the user to input a unique access code to start the vehicle. Even if the RFID signal is duplicated, this additional security code is another hurdle to acquire, making the retrieval of your vehicle a much lengthier process for thieves.
- **Tracking device:** Although a tracking device does not prevent a vehicle from being stolen, it can make it easier for the authorities to locate and retrieve your vehicle if it were to go missing.

With each update or addition of a vehicle feature, hackers are figuring out ways to manipulate its vulnerabilities. Protect your vehicle and belongings by making it more challenging for hackers to duplicate the RFID signal on your key fob. Place your keys inside an RFID signal blocking box or pouch and store your key fob somewhere inaccessible when not in use. Consider installing security cameras and systems to deter thieves from targeting your vehicle. Take the time to learn about the features of your vehicle and its accessories’ and stay informed on keeping it protected.

For more information on making your business safer, contact our Risk Services team at **1.833.692.4111** or visit us at **www.northbridgeinsurance.ca**.



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