



NW Insurance Council

Consumer Alert

Contact:

Kenton Brine, President
Sandi Henke, Deputy Director
NW Insurance Council
Phone: (206) 624-3330 / (800) 664-4942

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kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
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Kia and Hyundai recalls prompt concerns about safety, auto theft, and insurance coverage

SEATTLE, WA, October 4, 2023 – Hyundai and Kia have [recalled more than 3.3 million vehicles](#) because of the risk of fire and are recommending that owners of recalled models park their vehicles outside and away from their homes. Because of the recent surge in Hyundai and Kia thefts, however, some car owners affected by the recall may be concerned their vehicles could be stolen if parked outside.

Some models of [Hyundai and Kia vehicles](#) are more susceptible to theft and are frequently targeted by car thieves because they lack theft prevention technology. The Hyundai and Kia automakers have since [developed theft deterrent software](#) for those models and are offering it free of charge to vehicle owners.

Hyundai and Kia owners concerned about their recalled car being stolen if parked outside are advised to review their auto insurance policies carefully. [Comprehensive or Other than Collision Coverage](#), which is optional but highly recommended, typically covers theft-related losses. While some insurers have chosen to no longer insure these vehicles, most insurers still write coverage for them.

NW Insurance Council urges those with recalled Hyundai and Kia vehicles to heed the automaker's suggestion to park the recalled vehicles outside, otherwise, parking in your garage could result in damage to your home and put lives at risk.

"It is no doubt a challenging dilemma for owners of affected or recalled Kia and Hyundai vehicles – park inside and risk a structure fire, or park outside and risk the theft of your vehicle," said NW Insurance Council President. "But parking inside puts more at risk than filing a homeowners or renters insurance claim – lives could be lost from a vehicle fire inside your garage. Play it safe. Protect your vehicle with anti-theft devices and insurance coverage - and park outside."

If your home is damaged by a fire caused by your vehicle, your [Homeowners Insurance](#) policy will cover the cost of repairing your home (minus your policy's deductible). If you are a renter, your [Renters Insurance](#) policy covers damage to your possessions inside your living space and your possessions left inside the vehicle (minus your policy's deductible).

Hyundai and Kia owners who are worried about leaving their theft-vulnerable vehicles outside should consider the following:

- For safety reasons, park the recalled Hyundai or Kia vehicle outside until you can get it fixed. Keep in mind, the recall is NOT due to the theft issue, but a problem with the vehicle that can cause it to overheat and ignite, even when parked and not running.
- Update your vehicle with theft deterrent software developed by Hyundai and Kia. The [National Highway Traffic Safety Administration](#) (NHTSA) urges owners of theft-prone Hyundai and Kia models to contact Hyundai at 800-633-5151 or Kia at 800-333-4542 for information about the free update.

- Consider purchasing a steering wheel lock and/or other theft-prevention device to make your car less attractive to thieves. Also, consider a vehicle tracking system to help find a lost or stolen vehicle.
- Park in a well-lit area if possible.
- Lock your vehicle and always take the keys or key fob with you.
- Remove all valuables from the vehicle.
- Review your auto insurance policy and consider purchasing optional Comprehensive or “Other than Collision” coverage.

For more information about property and casualty insurance, visit NW Insurance Council’s website at www.nwinsurance.org

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto, and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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