



# Maryland

INSURANCE ADMINISTRATION

## CONSUMER ADVISORY

### 'PORCH PIRATE' THEFT MAY BE COVERED UNDER YOUR INSURANCE

Virtual shopping continues to grow in popularity. That means more packages are being left on porches and doorsteps throughout our state - especially during the holidays.

Unfortunately, law breakers know this too. Just like Dr. Seuss's legendary Grinch, "porch pirates" are trying to spoil some folks' holiday joy by stealing packages from private property.

Maryland Insurance Commissioner Kathleen A. Birrane is reminding people that package theft may be covered under your homeowners insurance or renters insurance policies. "If you are pinched by a Grinch, insurance may reimburse you for the loss of property," Commissioner Birrane said. "That's because once the U.S. Post Office or a delivery service drops off a package on your doorstep, it is your property - just like any item in your yard or inside your home."

Coverage varies by policy. The Maryland Insurance Administration encourages policyholders to review their homeowners or renters policy to find out what is covered and what is not. Also, any theft is likely subject to your policy's deductible, and many smaller or less-expensive items may fall below that deductible. Ask your insurance company or insurance producer (agent) for help in understanding your policy.

"Of course, property theft is not just a holiday phenomenon," Commissioner Birrane noted. "As we approach the New Year, it is a great time to evaluate all of your insurance needs and make sure you have the right amount of coverage."

