Headline: Porch pirates primed to take packages

Deckhead: Steps to protect you from thieves lurking neighborhoods

Cyber Monday kicks off the busy season for more than just online retailers and delivery services. It also opens high season for porch pirates.

Of course, thieves who steal packages from homes operate year-round, but they’re particularly active during the holidays. If you order gifts online, you risk becoming one of their victims. But there are ways to protect your purchas­es, including:

***Have your packages delivered to a secure location –*** Many retailers allow you to opt for in-store pickup when you order online. You also can have pack­ages sent to a UPS store or U.S. Postal Service (USPS) office, designated brick-and-mortar retailers, or to an Amazon Locker facility. Your apartment com­plex’s leasing office also might accept packages.

***Sign up for delivery alerts –*** Some retailers will send you an email or text when your package is dropped off, and most delivery services have apps that allow you to track packages. That way, you can make sure you are home to receive the package or you can ask a neighbor to collect it for you.

***Install a security camera –*** A front-door camera alone might discourage package pirates. Even if it doesn’t, it will record the theft and give you evidence to bolster any claim you make.

***Place a lockbox at your doorstep –*** This large container can be bolted to your property. After placing a package inside, a delivery person can secure it with a combination lock. If a package is stolen, you have a few avenues for resolution, including:

***Contact the retailer who sold you the item –*** Many sellers will provide a replacement or refund if you call cus­tomer service and explain what hap­pened.

***File a claim with the delivery ser­vice –*** If the retailer doesn’t respond or attempt to resolve the issue, you can reach out to the outfit that delivered the package. FedEx, UPS, DHL and the USPS allow you to submit a claim for lost, damaged or delayed packages.

***Call your credit-card company –*** Most credit cards provide purchase pro­tection, which reimburses you for items that are damaged or stolen, as long as you paid for the item entirely on the card and file the claim within a cer­tain number of days of the purchase. Some high-value items aren’t covered, though, and some credit-card compa­nies require you to file a police report or insurance claim first.

***Talk to your insurance agent –*** A package stolen from your porch was on your property, so it is covered by your homeowners or rental insurance. However, your deductible applies if you file a claim, as do any limits on certain items.

Pull text:

Of course, thieves who steal packages from homes operate year-round, but they’re particularly active during the holidays.

Cutline: **BAD GIFT –** The holiday season brings more packages being left near the front doors of the homes of online shoppers. They can become a prize for porch pirates. Image: C5Media. Adobe Stock.