Do not let thieves steal your holiday spirit

Gift-giving season is upon us once again. Many people will spend time shopping in stores and online for the perfect gifts for their loved ones. While it is easy to get caught up in the fun of it all, it is important to remember that with increased purchasing comes heightened risk of theft.

Thieves are on the prowl throughout the holiday season and on the lookout for packages left in your car or outside your home. In fact, Travelers claim data shows that, on average, more thefts occur on Black Friday than any other day of the year. Not only that, but personal identity theft can also increase this time of year. Travelers is reminding consumers to follow these steps while checking things off your shopping list.

Porch pirating

When having packages delivered to your home, beware of "porch pirating" – when a thief steals delivered packages from your doorstep or porch. Thieves can follow delivery trucks, watching for prime targets. These thieves commonly strike during working hours as many homes are empty at that time. To help avoid this situation, when possible, have your packages delivered to a location where they can be received in person, such as a neighbor's or relative's house. If your employer allows it, consider having your package delivered to work.

When making a purchase online, if the retailer provides the option, choose a specific delivery time. If purchasing from a larger retailer, consider having your package delivered to a local store for pick-up. Take advantage of delivery alerts so you can be notified when a package arrives at your home. If you are not available to pick it up, ask a trusted neighbor to take your package inside for safekeeping. When possible, request the delivery company to hold your package at their closest pick-up facility until you can pick it up. You also can ask the shipper to require a signature confirmation of delivery in order to prevent packages being left when no one is home to sign for them. It also is helpful to provide delivery instructions so packages can be left out of sight from your yard or the road.

Parking lot pilfering

Your parked vehicle can be a prime target for thieves. They often will break windows or punch locks to gain access to items left in plain view. Open windows and unlocked doors also can make your car an easy target. To help reduce the risk of theft from your vehicle, always lock your doors, even if you are quickly running in somewhere, and be sure to put the windows up in your car when leaving it unattended. Park your vehicle in well-lit, high-traffic areas and away from larger vehicles or shrubs. Thieves can target cars in isolated areas in order to "work" without drawing attention.

Do not keep any items – including your purse or wallet – in plain view. Clearly visible items can catch the eye of a thief. Be sure to stow and secure all items prior to reaching your destination. Thieves often watch parking lots for people stowing items in their trunk. Also, be sure to remove any portable accessories, such as GPS units and stereo faceplates, when leaving your car.

Personal ID theft

Sixty-two percent of Americans worry about the potential for ID theft, according to the 2013 Travelers Consumer Risk Index, and the holidays are a prime time for thieves to target their victims. To help reduce the chances of falling victim to ID theft, keep the amount of personal information you carry in your wallet or purse at a minimum. Always take credit card and ATM receipts. Do not throw them into public trash containers or leave them on the counter as thieves can pick up the receipt.

Guard your credit card or debit card when making purchases or using an ATM machine. Shield your hand when typing in personal identification numbers. It is critical to always be aware of who is around you, as some identity thieves have been known to copy credit card information or even use cellphone cameras to snap pictures of cards.

The holidays should be a happy time, and taking these steps to help safeguard your personal information and belongings may help avoid a major mishap.