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CONSUMER ALERT:

REGARDING INSURANCE FOR CERTAIN HYUNDAI AND KIA AUTOMOBILES

As of February 21, 2023

The Maryland Insurance Administration is aware that Kia and Hyundai vehicles continue to be stolen at increased rates in Maryland and nationwide. These thefts are related to “challenges” circulating on social media that show how to start certain Kia and Hyundai models using a USB cord. Please contact your dealer to find out if your car is one of the models that is vulnerable to theft.

There have been reports in the media of some insurance companies refusing to write a policy for these vehicles in some states. This is not allowed in Maryland and the Maryland Insurance Administration (MIA) has confirmed that coverage for these vehicles continues to be available from all of our largest insurer groups.¹ *If you have been refused coverage because you own a Hyundai or a Kia, please file a complaint with the MIA.* You may submit your complaint through our website at:

<https://insurance.maryland.gov/Consumer/Pages/FileAComplaint.aspx>

The MIA also urges owners of impacted vehicles to take action to protect their vehicles from theft. Law enforcement has advised:

- Don't leave phone charging cables in your car;
- Lock and park your car in secure well-lit areas;
- Use a steering column lock device or other theft deterrent technology;
- Contact your car dealer to learn about the available software upgrades for your specific vehicle.²

¹ Hyundais and Kias are eligible for coverage from our largest insurer groups that write over 90% of our market by premium volume. These groups are: GEICO; State Farm; Allstate; Progressive; USAA; Erie; Nationwide; Liberty Mutual; Travelers; Agency Insurance Company; The Hartford; and, Farmers.

² The Associated Press reports that both Hyundai and Kia are implementing free software updates to address the problem ([Hyundai, Kia update security after TikTok challenge thefts – Daily Press](#)). Contact your local dealer for details or call 800.633.5151 (Hyundai) or 800.333.4542 (Kia).

For additional information on how to protect against the theft of these vehicles, please review the following [Maryland State Police Alert](#).

If you have any questions regarding this Consumer Alert, please contact the Maryland Insurance Administration at 410-468-2000 or 800-492-6116, or visit our website at www.insurance.maryland.gov.