

Protect Your Home From Burglars Before You Go On Vacation

Each year one out of every 20 homes will be burglarized. The FBI reported that 12 million property crimes occurred in 1992 costing Americans \$3.8 billion. According to Candysse Miller, executive director for the Insurance Information Network of California, nine out of 10 household burglaries are preventable. It's all in the preparation before you leave home.

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DON'T GIVE THE IMPRESSION THAT NO ONE IS AT HOME

- Suspend mail and newspaper deliveries or arrange to have these items picked up or forwarded to another address.
- Use automatic timers to turn lights on and off at appropriate times. You may also consider connecting a radio to a timer.
- Arrange to have your lawn mowed.
- Leave blinds or curtains open in their usual position.
- Lower the sound of your phone so that its ring can't be heard outside.

MAKE YOUR HOME BURGLAR RESISTANT

- Secure doors with dead-bolts or double-cylinder locks instead of only doorknobs or spring activated locks which are easier to break into. Dead-bolt locks should fit an inch and a half into door frames and are more effective when used with metal sockets that are more difficult to pry open than simple wood sockets.
- Place vertical bolts or a piece of wood (e.g. a broomstick) or metal rod in the tracks of sliding doors.
- Make sure all locks on windows are secure. Windows can also be secured with key locks.

DON'T GIVE BURGLARS AN INCENTIVE TO BREAK INTO YOUR HOME

- Position all valuables such as paintings, antiques or silver collections away from windows.
- Don't leave extra keys around the mailbox, doormat or flower pots.
- Put cash, jewelry and other valuables in a bank safe deposit.

HAVE SOMEONE WATCH YOUR HOME

- Notify the police or a reliable neighbor that you will be gone and ask them to keep a watchful eye on your home.

CHECK YOUR HOMEOWNERS INSURANCE

Before you leave for vacation, you should check with your insurance agent to make sure you are adequately covered if your home is burglarized. Also, you should make a list of all your personal belongings so that you will have a record of what was stolen or damaged.

After the holidays, be sure to include in your home inventory a list of all your newly acquired gifts such as new stereo equipment, a computer, VCR, jewelry, etc. Make sure your insurance policy includes the amount of your new items should they ever be stolen or damaged by fire. If you don't update your policy, you may run the risk of being underinsured.

For more information on home security or how to keep an inventory of your personal possessions, IINC has available the following brochures: "Home Security Basics" and "Taking Inventory." For a free brochure, please send a self-addressed, stamped business envelope to the Insurance Information Network of California, 900 Wilshire Blvd., Suite 1414, Los Angeles, CA 90017.