



Association of British Insurers

  
**Home Office**

**KEEP IT SAFE, KEEP IT HIDDEN**

**LET'S KEEP  
CRIME  
DOWN**

# INSURANCE ADVICE ON HOME SECURITY

Prepared by the Association of British Insurers (ABI) and the Home Office

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## Insurance Advice on Home Security

During difficult economic times, people naturally become more concerned about crime. This advice has been prepared by the Association of British Insurers (ABI) and the Home Office to help people make sure that they do all they can to prevent their homes from being burgled, protect their property and get the best deal possible from the insurance market.

### Did you know?

- 36% of all burglaries are crimes of opportunity, with burglars letting themselves in through unlocked doors or windows.
- You are ten times more likely to be burgled if you don't have basic security. Even something as simple as putting strong locks on your doors and windows will keep your house much safer.
- Burglary has fallen by nearly 60% since 1995, but criminals are opportunists who will take advantage of any chance to steal from you, so you should remain alert.

## Make sure you're covered

Saving money by not taking out home insurance is a false economy. It's a sad fact that almost half of all burglary victims are uninsured. Without insurance you will have to find the money to replace what is stolen or damaged. Insurance will cover possessions stolen from your home and your insurer will cover the cost of replacements. The average contents premium is only around £130 per year and a number of insurers now offer cover aimed at social tenants which is even cheaper – about £1 per week. Ask your social landlord if they belong to a low cost tenants' insurance scheme.

Insurers can also provide advice on home security. They recommend that locks and alarms are fitted in customers' homes and that these should meet certain standards. In high-risk areas they will insist that customers fit good quality door and window locks and burglar alarms.

Insurers often use information on how secure a property is when they are deciding whether to offer cover, on what terms and conditions, and what premium to charge. Improving the security on your home can help make sure you get the best possible deal from the insurance market when you buy or renew your cover.

Good security measures complement your insurance cover by giving you peace of mind, knowing your home is well protected. However, some things are irreplaceable, for example, your engagement or wedding ring, special jewellery or family photographs have sentimental value which cannot be measured. It is therefore important to do all you can to prevent your home being burgled in the first place.

The Home Office has prepared some common sense top tips to help prevent you from becoming a victim of burglary. These are:

1. Fit strong locks to external doors and windows, and make sure they are locked at all times.
2. Always remove all keys from inside locks, and keep them out of sight and in a safe place.
3. Fit sturdy deadlocks (British Standard BS3621) to all doors.
4. Make sure your doors and frames are strong and in good condition - wood doors should be at least 44mm thick.
5. Mark your property - having it marked helps police verify it's been stolen.
6. Fit a door chain or bar and door viewer (spy-hole), and use them.
7. Never leave a spare key in a convenient hiding place such as under the doormat, in a flowerpot or behind a loose brick - thieves know to look there first.
8. When you are out in the evening, leave your lights on and shut the curtains.
9. Install outside security lighting; if other people can see your property a burglar may think twice.
10. Keep your tools and ladders securely locked up – a burglar could use them to get into your house.

The Home Office also publishes *A guide to Home Security* which provides useful advice on how to make your home more secure. This can be downloaded at: <http://www.crimereduction.homeoffice.gov.uk/cpghs.pdf>

The Home Office also has an online home security self-assessment questionnaire which will help you identify how secure your home is: [www.homeoffice.gov.uk/secureyourhome](http://www.homeoffice.gov.uk/secureyourhome)

There are many ways you can reduce the risk of an intruder breaking into your home. Below are some ideas for protecting your property from a potential intruder.

## Outside your home

### Fences/Gates

The majority of burglars break into a house from the back, therefore high walls or fences to enclose the rear garden are recommended as this can put off a potential intruder. Any gate to the rear garden should be of sturdy construction and preferably at least 1.8m high. It should be secured with an integral key-operated lock or a good quality padlock. And do not leave natural climbing aids like ladders or garden tools, that can be used to break in, outside.

### Outside Lighting

Outside security lights should be near to external doors and accessible roofs. The two main types of outside lighting are:

- Triggered by movement - lights automatically come on when the sensor is triggered (e.g. by someone approaching the house) during the hours of darkness.
- Triggered by light, sensors-lights automatically come on at dusk and stay on until dawn.

### Intruder alarms

Insurers often recommend that your home is protected by an intruder alarm.

The external sounder should be positioned so that it is visible from the street as this can act as a deterrent to a potential intruder.

## When your home is not occupied

Making it appear that someone is in your property if you are out will deter burglars.

- During the hours of darkness, leave lights or lamps on in rooms other than the hall, including a back room.
- Use a plug-in timer which will automatically turn a lamp on and off as programmed, or a sensor which will trigger the light to come on when the room gets dark.

When you are away for an extended period (e.g. on holiday).

- If you can, arrange for somebody to open and close your curtains and ask them to push through any mail or newspapers which may be sticking out of the letterbox.
- Cancel newspaper and milk deliveries.
- Arrange for any outside bins to be emptied.

## What security devices are needed?

In certain areas of the country, the risk of theft and vandalism is unfortunately higher. Customers in these areas are likely to be asked by their insurer to meet minimum security standards such as those set out below, and to use locks, bolts and other security devices in order to minimise the risk of theft and vandalism. Your insurer will let you know if these minimum standards apply to you but even if your insurer doesn't require these steps they would certainly recommend them. The insurance market is competitive and each insurer might impose slightly different minimum standards but most will include similar requirements to these:

- External Doors: A lock which can be locked by a key from both the inside and the outside on external doors and a mortice deadlock with five levers or more, or a surface mounted rim deadlock. A key operated multi-point locking system which will secure the external door at the top and bottom of the door as well as at the centre.
- Sliding patio doors and exit doors should be fitted with good quality locks and security bolts, and an anti-lift device.
- At least one key operated locking device, for example a padlock, on the garden shed.
- Window locks on ground floor opening windows.

Your insurer will be able to advise you about the security features that they recommend or require.

If your insurer has required you to introduce minimum security standards as a condition of them insuring you, they may not provide any cover for theft or attempted theft and/or vandalism at your home, unless the appropriate security devices are properly fitted and used.

## Vehicle Security

### Cars

If you have a garage, use it. If you have gates on your drive, lock them at night. Never leave anything of value in vehicles parked on your drive. Always physically check that all vehicles are locked.

### Motorcycles

Secure motorcycles and scooters to a substantial object such as a fence, post or ground anchor. Where possible, store cycles inside locked sheds or garages.

### Caravans and Trailers

Park caravans as close to a wall or fence as possible. Secure caravans by using either a wheel clamp, or towing hitch lock, or both.