

KEEP YOUR POSSESSIONS SAFE

Risk management fact sheet

Burglars look for easy ways of getting into a house or garden. According to www.crimereduction.gov.uk in 30% of burglaries thieves gain access through an unlocked door or open window. By taking a few simple precautions you can reduce the risk of being burgled and make your house and garden more secure as well as your insurance cheaper.

Key tips

Burglary can leave an emotional impact on victims leaving them vulnerable. However by taking just a few steps you can reduce the risk of this happening to you.

- Make a precise assessment of the value of your possessions
- Make sure you have an exact idea of the value of your possessions. Indeed if you overestimate the value then it means you will have to pay a higher price for your insurance. On the other hand underestimating their value may mean that a claim might not be fully paid.
- If you lose your keys or move to a new home always change the locks
- Use key-operated locks on your windows
- Get an alarm and make sure it is visible
- Leave a light on when you go out at night to give the impression someone is at home
- Cancel the delivery of milk or newspapers when you go on holiday. A pile of newspapers through the letterbox or milk left outside gives the impression that your home is unoccupied

Dealing with burglaries

- Immediately report the incident to the police. The sooner you report the incident, the greater the chance for the police to resolve the crime
- Don't tidy up as it may result in a loss of evidence when the police check the property after a burglary.
- Make a comprehensive list of anything stolen or damaged as this will be required in the event of a claim.
- Contact your bank if any of your financial documents and data have been stolen.
- Remember to make a note of the crime reference number given by the authorities after a crime has been reported
- Contact us and/or any other insurers to make a claim for loss/damage incurred.
- Fix any damaged doors and windows and reinforce the security of your house to prevent future burglary.

Key points to remember

Please make sure that you keep us updated of any changes which might affect your insurance i.e. any works you intend to carry out, additional contents you may wish to insure etc as this may affect your cover.

Your insurer will also need to know if you are planning to leave your house unoccupied for more than a couple of weeks or considering using your property for business purposes as this may mean a change in insurance terms and may affect a future claim if not disclosed.

