



IS YOUR HOME SECURE?

This brochure is intended to provide your household with the latest information regarding home security and break-in prevention. You will learn how to evaluate the level of security that currently exists in your home and how to better protect you and your family from break and enter related crimes.

A large number of break and enter crimes are easily preventable. By introducing a number of simple and inexpensive changes to your home, you can play an active role in reducing the chances of this happening in your home. You have worked hard to obtain items and possessions within your home, so it makes sense to ensure thieves don't have easy access to them.

By securing your home you significantly lower the risk of you and your family becoming victims of crime. Burglary can have a serious impact on families and individuals in a number of different ways. Many people often feel violated and have difficulty overcoming such experiences.

The New South Wales Police Force has a number of initiatives to catch thieves. By securing your residence adequately, together we can seek to limit the impact of break and enter crimes within New South Wales.

The initial cost of securing your home could save you thousands of dollars and considerable time in replacing stolen property. To help reduce the cost and impact of break and enter crimes, NRMA Insurance are providing their support to help residents of New South Wales protect their homes from thieves.



HOME SECURITY ITEMS

DOOR LOCKS

- Home security starts at your front door. Many burglaries occur because people fail to lock them before leaving the house even for a short period. There are a number of products available on the market and a locksmith will be able to identify which is most suitable for your home situation.
- > A peep hole (door viewer) allows you to recognise the person before you open the door for them.
- > If your home has a security screen door installed, keep it locked.
- A number of burglars enter homes through the garage. If there is access from the garage, ensure this door is locked when leaving the house.

WINDOW LOCKS

- Windows are also a key entry point for burglars. All windows throughout the house must be locked. Window locks are generally inexpensive and are designed for all types of windows. Again if unsure about which locks are best suited seek advice from a locksmith.
- > Windows leading into the garage also need to be locked.
- > If window locks are key operated, do not leave the keys in the locks. Thieves may break glass to unlock windows.
- Metal security grilles or shutters may be installed to restrict access to your home. However, caution should be exercised because if the shutters are not properly installed, they can trap occupants in an emergency such as a fire.

Ensure doors and windows are mounted with non-removable screws.

SECURITY LIGHTING

- Criminals don't like to be seen. Security lighting can be installed around the perimeter of your property, including over entry ways, along your driveway and the back of the house, revealing any possible hiding places for thieves.
- > The lighting should be checked regularly and maintained.
- > Consider using light timers to turn these lights on/off when not at home.

HOME ALARM SYSTEMS

- An intruder alarm system can be used to enhance the physical security of your home. The intruder alarm system should be manufactured and installed to the Australian Standards for Domestic Applications. The system should be designed to provide maximum coverage of the home and garage.
- > Always remember to regularly check the battery and test the system.
- > If you have an alarm system, be sure to use it each time you leave home.
- > Even with home alarm systems, you should always lock doors and windows.



PROPERTY INVENTORY

Ensure you keep a detailed inventory of all valuable property. Creating an inventory involves marking your property with your name and/or driver's licence number and recording identifiers such as:

- manufacturer
- model name/number
- serial number and
- colour

A copy of these details should be stored in a safe place at another address – perhaps with a relative or friend, or at your work address. It is also a wise idea to include photographs of your belongings which can help identify your valuables if they are stolen.

ENGRAVING AND INVISIBLE MARKINGS

The engraving procedure is suitable for hard surfaces only. Engrave or etch your property with a traceable number, e.g. your driver's licence number for NSW Police identification. Ensure that you have adequate levels of insurance for the replacement of property. Please note: be sure that engraving of new property does not void the warranty of that item.

For items that cannot be engraved, marking can be achieved using an ultra-violet pen. This procedure causes no harm to the item and is only visible using an ultra-violet light. This kind of invisible marking fades over time and needs to be renewed. It is best to renew the markings when checking house or fire alarm batteries.

Many councils or local police stations will assist you with this activity. For advice on engraving or marking your property contact your local police station.

THE FOLLOWING IS A LIST OF ITEMS YOU SHOULD CONSIDER MARKING:

Items in and out of the home:

- Cameras
- Televisions
- Radios and CDs
- Kitchen goods
- Computers
- Office equipment
- Musical instruments
- Gaming consoles
- All garden and power tools
- Bicycles

Photograph items of significant value indicating size:

- Jewellery
- Antiques
- Watches
- Artworks
- Collections, coins, stamps etc.









ARE YOU PLANNING A HOLIDAY?

Many break and enter offences occur during the holiday season. A large number of break and enters occur when your home appears to look unlived in and it becomes obvious that no one is home. If you are planning a holiday:



- Check that everything is locked and secured before leaving. Lock ALL windows, doors, garden shed, gates, garages and any other areas of your home that are able to be secured.
- Ask a friend or neighbour to park in your driveway.
- Ask trusted friends or neighbours to clear your mailbox and check on your home occasionally while you are away; advise them of where you can be contacted.
- Make sure that the lawn does not become overgrown.
- Stop all deliveries that you are expecting.
- Ensure your phone message doesn't state that you are away on holidays as this may give thieves the information that they desire.
- Pay essential services bills in advance: electricity, gas, water, telephone so that your supply continues while you're away.
- If valuable items are left in the home ensure that your Property Inventory is up-to-date.
- Lock the electricity meter box to prevent thieves interfering with your power supply or security lighting (contact your local electricity provider for more information).
- Check with your local police station to see if they offer patrol services for unattended residences during holiday season.
- When packing for a holiday, avoid packing your vehicle the night before as it will become an attractive target for a thief.

HELP, PROTECTING YOUR CASTLE



Whether you own or rent, your home should be a safe haven.

Most homeowners and renters spend tens of thousands of dollars fitting their home with contents like appliances and furnishings. Additionally, the amount spent on purchases such as clothes and entertainment items like cameras and CDs can also be significant. All these are investments which are worth protecting.

NRMA Insurance has unique insights into what thieves target, who is most at risk and how one can minimise that risk around your home.

For example, our claims data reveal that the most common claims following a burglary include cameras and camera accessories. Games consoles and accessories, jewellery and computers have also proven to be popular among thieves.

Thieves are most likely to strike when someone is away from the home and often target young people, renters and unit dwellers. The most common entry point for a burglar is simply through the front door or an open window. Often thieves return to the 'scene of the crime' within three months of a previous break-in once the owners have had sufficient time to replace the stolen items.

Monitored security alarms have proven to be the most effective way to combat thieves. Ideally, they should be visible from the street, make a loud noise and be linked to a security service that monitors and responds when activated. NRMA Insurance recognises customers with alarms by offering premium reductions off home contents insurance policies.

Although many Australians are underinsured, it is an easy task to make sure your home is well protected. Take the time to review your insurance policy cover regularly – particularly following a major purchase. Alternatively, you can use the NRMA Insurance online calculators, which do all the calculations for you. Simply visit

www.nrma.com.au/pub/nrma/home/homecalculators.shtml



SECURITY CHECKLIST

Is your street number clearly visible?

Clearly visible street numbers allow emergency services to find your home.

Are warning signs displayed?

Warning signs can be displayed around the perimeter of your home and property advising of the security measures in place to deter potential intruders.

Are the fences and gates on your property able to restrict access to your property?

Sturdy fences and gates with good locks are a strong deterrent to thieves.

Ensure that landscaping is free from potential 'hiding places' for thieves.

Wherever practical, keep trees and shrubs trimmed, improving visibility of your home and reducing a thief's opportunity to break in unseen.

J Do you have security lights outside your home?

Once movement is detected sensor security lights can deter thieves for fear of being seen. Install them around the home to keep criminals away.

Are external doors of solid construction?

External doors and frames should be of solid construction. The stronger the external doors the more time a thief will need to spend breaking in, providing the doors are locked.

Are quality lock sets fitted?

Install the best and most appropriate locks for your home. Be sure to remove the keys from the locks when leaving home. If you are unsure about which locks are suitable for your home contact a specialist locksmith.

Is a security/screen door installed?

Security/screen doors can be used to provide additional protection. Security/ screen doors should be designed and installed to the Australian Standards.

Is a peep hole (door viewer) installed?

Consider having a peephole (door viewer) installed in the door to monitor people at the door. Do not let people inside who are unknown to you.

Are window lock sets fitted?

A large number of burglaries occur because windows have not been secured. Locks are inexpensive and there are many types available to suit all styles of windows.

Are entry and exit points adequately lit?

Security lighting should be projected outwards towards pathways and gates, not towards windows and doors. If thieves attempt to enter in well lit areas neighbours have a better chance of noticing the crime and contacting police.

Many break and enter crimes can be described as opportunistic. Thieves will usually target 'easy' premises with low security. Use this checklist to determine how safe your home is.

Are the streetlights in your area operating?

High visibility will deter thieves from breaking into your home. Report any street lights not working to your local Council (Note: some major roads are the responsibility of the RTA)

Do you lock your garage/garden shed when you are away from home?

Garages/garden sheds are targets for thieves. They should be fitted with solid doors and deadlocks. Most home alarms can have their monitoring parameters extended to protect your garage too.

Are tools, gardening equipment, ladders, etc. locked away when not in use?

Garden tools, equipment and ladders should be locked away when not in use to prevent thieves from using them to gain access to your home.

Are windows within the garage fitted with window lock sets?

Windows within garages and garden sheds should also be fitted with quality lock sets to restrict access.

Do you leave your garage door open while at home?

If thieves can see inside your garage when passing by, an opportunity for theft has been presented. Thieves will act quickly even if you are at home.

Do you have an alarm and is it activated regularly?

An Australian Standards approved alarm system will detect intruders inside and outside your home. After locking up your home always remember to set your alarm. Whilst at home, certain alarms can be programmed to monitor selected rooms or zones which are not being utilised. Check with an approved dealer for a suitable alarm that meets your needs.

Has your property been engraved, marked or photographed?

Engrave or etch your property with a traceable number, e.g. your driver's licence number for identification. Check that you have adequate levels of insurance for the replacement of your property.

Do you know your neighbours well?

Communication with neighbours builds a safer community and allows more people to watch over your home.

AVOID

- Leaving doors and windows open when you leave the house despite how long you will be absent for.
- Leaving side gates and garden sheds unlocked.
- Hiding keys anywhere outside your home because thieves look in all these places to gain easy access.
- Placing personal details such as your name, address and telephone number on your keys.

- Leaving large amounts of cash inside your home.
- Leaving cars unlocked in the driveway.
- Leaving notes on the door stating that you are away or when you'll return.
- · Giving personal information to a caller you don't know.
- Letting callers know that you are home alone.

PROPERTY INVENTORY LIST

ITEM	DESCRIPTION	MAKE AND MODEL NUMBER	SERIAL NUMBER	MONETARY VALUE

The above is an EXAMPLE ONLY of an inventory.

You may wish to prepare your own inventory, based on your particular circumstances.



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