

How to Protect Your Home

It is a sad fact that 1 home is burgled every 37 seconds.

According to Home Office Police Statistics and British Crime Survey reports, almost 80% of burglaries are carried out by opportunist thieves, when the house is empty and when they can get in and out quickly. A number of these occur where the thief simply walks in without using force because a door or window has been left unlocked or open.

Use your security devices at all times since failure to do so, could invalidate the cover under your policy.

Securing your doors

Mortice Deadlock

A mortice deadlock that conforms to BS3621:2007 (Thief Resistant Locks) is advised, or a lock of higher quality. This should have a minimum of 5 levers. These locks are ideally suited for doors used as the final means of exit and also for other external doors, where additional security devices can also be fitted.

Cylinder Rim Deadlock

These are an alternative to the mortice deadlock, for use on external doors. These are surface mounted locks and are useful if a door is not thick enough to take a mortice deadlock. If you do opt for a lock of this type, you should fit one that is of high quality.

Mortice Security Bolts

A very common and effective mortice bolt that is usually fitted in pairs, sited near to the top and bottom of the door. When fitting to french windows and double leaf doors, these bolts should be fitted at the top and bottom of each closing leaf and used in conjunction with any central lock that is fitted.

Surface Mounted Bolts

Similar to the mortice security bolt, but being surface mounted, should always be used in conjunction with a central security lock.

Patio Door Locks

It is important that patio doors have locks fitted that 'shoot' into the top and bottom of their framework to ensure that the door(s) cannot be lifted out. The manufacturer's top and bottom locks are usually part of a multi-locking system. Patio doors are more secure when the sliding door is fitted on the inside. If this is not incorporated within the manufacturer's locking mechanism, certain 'stops' are available to prevent this from happening. Fit a spy-hole to the front door and use it. Use this security measure in conjunction with a door chain which will allow you to talk to callers safely. A door chain is not to be considered part of the physical security of your home and will not prevent a burglary.

Any views or opinions expressed in this briefing are for guidance only and are not intended as a substitute for appropriate professional advice. We have taken all reasonable steps to ensure that the information contained herein is accurate at the time of writing but it should not be regarded as a complete or authoritative statement of law.

Anderson White Insurance Brokers Ltd is authorised and regulated by the Financial Conduct Authority.
Registered office: 1 Leighton Avenue Pinner Middlesex.HA5 3BX

Securing your windows

A third of burglars gain entry through a window. □ All windows situated on the ground floor, as well as windows, skylights and fanlights that can be reached from flat roofs, drainpipes or other vantage points, should be fitted with locks and keys. □ Once fitted, a forced entry can only be made by breaking the entire pane of glass and climbing through. □ For disabled persons, a user friendly key-operated window lock (S3) is available from most locksmiths which has a simple 'push up' mechanism. □ Windows designated as an emergency exit in the event of fire should not have locks fitted; laminated glass should be fitted to these windows.

□

When considering replacing windows ensure they are certified to British Standard BS7950 and consider using laminated glass as it's harder to break. Your local Crime Prevention Officer or locksmith, preferably one who is a member of the Master Locksmiths Association (see 'yellow pages' or www.locksmiths.co.uk) will be able to advise you on suitable locks and devices, especially where special fitting may be needed. The following websites will give you full details of a wide range of security devices that are available:

- Chubb Products: www.mul-t-lock.co.uk
- ERA Products: www.era-security.com
- Ingersoll Security: www.ingersolllocks.co.uk
- Union: www.uniononline.co.uk
- Yale: www.yalelock.com
- Banham: www.banham.co.uk

Securing your outbuildings and garage

It is very important that these are not forgotten. A number of good quality security devices are now available to protect garages and outbuildings and these should be fitted and used to properly secure your outbuildings at all times.

- Prevent access to the rear garden by fitting two metre fencing.
- Prickly bushes planted along the boundaries will deter burglars.
- Keep large shrubs and trees pruned back to prevent hiding places in your garden.
- Try not to site pergolas, gazebos, garden sheds or bins near the house.

Intruder Alarms

Every home has its own security threats. A survey of the risks to your property should be undertaken before embarking on the installation of an intruder alarm system. This will enable the specialist to negate the risk and recommend the most suitable system for your needs. It is advisable to have the security of your home reviewed on a yearly basis. Alarms should be installed by a firm approved by the National Security Inspectorate with NACOSS Gold approval or the Security Systems Alarm and Inspection Board. Both list approved firms on their websites. The alarm should meet BS4737 or EN50131 standards. The system should also meet the intruder alarm policy of The Association of Chief Police Officers.

Any views or opinions expressed in this briefing are for guidance only and are not intended as a substitute for appropriate professional advice. We have taken all reasonable steps to ensure that the information contained herein is accurate at the time of writing but it should not be regarded as a complete or authoritative statement of law.

More tips to keeping your home safe

- Even simple precautions do work, so do check the security of your home, garage and outbuildings. A few tips and reminders for keeping your home safe:
- Whenever you leave your home, even for a short period, close all windows and ensure that all fitted window locks are secured.
- Fit time switches to turn internal lights on after dark when you are away from your home, on holiday, shopping or out at work.
- Fit external security lighting. If it's activated by movement, this creates a great deterrent to burglars as well as offering courtesy lighting for yourself and visitors.
- Mark all your portable high value property with indelible identification, showing your postcode and house number or name. Take colour photographs of special items such as silverware, jewellery and antiques to assist identification. Record serial numbers of electrical, audio visual items, and frame numbers for pedal cycles.
- Letter boxes should be positioned at least 16" (40cm) away from locks. A letter box restrictor is advisable as it will prevent criminals attempting to fish for car or house keys. All keys should be kept out of sight.

Any views or opinions expressed in this briefing are for guidance only and are not intended as a substitute for appropriate professional advice. We have taken all reasonable steps to ensure that the information contained herein is accurate at the time of writing but it should not be regarded as a complete or authoritative statement of law.

Anderson White Insurance Brokers Ltd is authorised and regulated by the Financial Conduct Authority.
Registered office: 1 Leighton Avenue Pinner Middlesex.HA5 3BX