

This Month's Tip

Reduce Your Exposure to Home Burglaries

U.S. residences were burglarized more than 1.5 million times in 2008, according to the latest FBI studies. Nearly 65 percent of the thefts occur during the day because people are often not at home during the weekday. Proper home theft prevention ideas and techniques, however, can reduce the odds of a home burglary. Consider the following loss control techniques to reduce your chances of suffering a home burglary.

- Invest in a burglar alarm with a central monitoring station. Research indicates that homes without security systems are about three times more likely to be broken into than homes with security systems. If a burglar is aware that a home has an alarm, he or she is more likely to avoid that home.
- Property identification programs are another deterrent to burglary. Many of these programs involve the use of stickers on which your driver's license number is imprinted. These are then placed (and become permanently imprinted) on all valuable personal property, such as stereos, televisions, and computers. This makes it more difficult for burglars to fence or pawn the property.
- Safeguarding dwelling components such as doors and windows make it tougher for burglars to enter the home. Many home security experts recommend all exterior doors be 1 3/4-inch thick solid wood, metal, or composite material. Strike plates on door jams are typically installed with 1/2-inch screws; however, these should be replaced with 3-inch long screws so that locked doors cannot be kicked in easily. Doors should also have deadbolt locks, with at least a 1-inch throw and a reinforced strike plate with 3-inch screws.
- Exterior lights with a motion-sensing switch should be installed; timers on lights are also recommended.
- Keep your garage door secure and locked even while you are home.

Get more [personal lines insurance and risk management](#) tips and ideas from IRMI.

Copyright 2010

[International Risk Management Institute, Inc.](#)
