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HOW TO BURGLAR PROOF YOUR PREMISES THIS WINTER

Now the clocks have turned back, nights will draw in earlier and unfortunately, that means premises are more likely to be burgled.

Theft insurance claims increase by 34 per cent during the winter months, research from Co-Op Insurance has revealed with bonfire night alone seeing an increase of 42 per cent in burglary claims, according to Aviva Insurance.

These are our top tips to help keep you burglar proof. (Mostly common sense, but we all need reminding)

- 1. Make sure the necessary premises checks are carried out** before leaving the building; make sure there's a clear chain of responsibility.



Burglaries are more common in the winter months, but some still aren't taking precautions.

2. Review your security equipment:

Are your gates protected by high security anti-cut padlocks?

Do you have sensor lights at the front, side and rear of your premises? They make a good deterrent; burglars prefer to work in the dark!

Have you considered CCTV? Can be connected to your smartphone.

Doors: keyless door locks are gaining popularity. They can only be opened by using a Pin code, a card or a fob. Ideal where there are lots of people needing access. You can even access by fingerprint, though I have reservations about this; you can have a problem if it's been raining and your fingers are damp.

There are lots of options depending on your budget and it's worth getting good advice from a specialist.

3. Room Interiors:

Lots of options here if you have concerns about what might be going on in particular rooms (I'm thinking more about safes and unwelcome visitors than watching whether staff are doing any work!). Some of these options have facial recognition systems and will alert you to strangers.

4. Alarm Systems

Having a burglar alarm is one of the most popular forms of security and most premises have one installed. There is an impressive array of products to whet your appetite. Costs keep coming down and new alarms can be connected to your smartphone.

5. Other tips

Once you've got all the gadgets and gear sorted to reduce the risk of a burglary, remember the following practical advice when the premises are shut down for a season.

- Cancel mail deliveries, make other arrangements where you can.
- Leave lights on a timer.
- Ask someone close by to check on the property.
- Install a smart alarm or indoor and outdoor cameras that can be remotely accessed and controlled via a smartphone.
- Keep all windows shut and locked.
- Be careful what you post on social media. All those holiday snaps give the burglars the green light

6. Check your insurance

The small print may require that you have adequate security arrangements in place. If you don't you risk invalidating any claim. Talk to your broker if necessary and if you require a competitive or a new quote please contact us to put you in touch with our Insurance Partner who would be happy to assist you.

Daryl Martin – November 2019

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