

Vacation home security safety rules

Securing your home while you're on vacation involves taking some simple precautions. Before you go on vacation, add the following steps to your everyday routine:

- Use automatic timers to turn lights (and radios and televisions) on and off. An especially effective method is to have one timer turn off a bathroom light as another timer turns on a bedroom light and vice versa. This will give an impression of movement within the house.
- Ask a trusted neighbor to pick up all mail, newspapers and deliveries daily. Ask this same neighbor to park in your driveway while you are gone.
- Leave a radio playing — preferably tuned to a talk show with volume low. This will create the impression of a conversation.
- Have your neighbor come into your home daily to change the drapery positions (giving the house a “lived-in” look).
- Don't publicize your vacation ahead of time. Many burglars read local papers for accounts of vacationers.
- Remove anything of extreme value from your house and put it in a safe place while you are gone.
- Notify police that you'll be out of town so that they can send extra patrols while you're gone.

What to do if you are burglarized

There are no foolproof procedures to follow in the event of a burglary. The following guidelines are designed to help you think clearly and act calmly.

- DO NOT ENTER your house if you arrive home and discover a burglary has taken place. Go to a neighbor's home and call the police immediately. The burglar may still be in your home, and you don't want to confront a potentially armed criminal.
- If you are at home when the burglar strikes, pretend to be asleep. Unless there's immediate danger, pretending to be asleep may save your life.
- In the event you find yourself face-to-face with a burglar, try to stay calm. The burglar's probably as startled as you are. You don't want to panic the burglar who may be armed. Police recommend that you say very calmly, “Tell me what you want and I'll give it to you.” Most burglars will just run out. And, if the intruder takes something, it is far better to lose a possession than to risk the loss of your life. After the burglar is gone, call the police immediately. Do not touch anything. You may disturb some evidence the police could use.
- Do not attempt to provoke a fight with an intruder. If you are attacked, do anything and everything you can to escape. As we have mentioned, your possessions are not worth the risk of bodily harm.

This booklet contains generally accepted anti-burglary procedures. However, because every situation is unique, the distributor of this booklet cannot be held responsible for the implementation of the information provided.

Farmers HelpPoint® claims service

Whenever you have a claim, call Farmers HelpPoint service at (800) HelpPoint — (800) 435-7764.

Ask your Farmers agent for more information on how you can support your local “Neighborhood Watch” program.

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Securing your home against burglary

Every 10 seconds, an American home is burglarized — that's over three million homes a year!

We at Farmers are well acquainted with the burdens this kind of loss can place on you and your loved ones. For over 75 years we've serviced claims and seen the hardship, firsthand. A burglary can be emotionally, as well as financially, debilitating.

Here are some helpful hints and methods you can use to protect your home and possessions from burglars. These few, simple precautions can prevent many residential burglaries. And preventing burglaries can potentially help us lower your insurance premiums.

Misconceptions about burglars

You might think that only wealthy people have to worry about burglars. But, if you have a television, radio or camera — you qualify as “wealthy” to most residential burglars. Burglars will take anything of yours that they can use personally or sell to someone else.

You might also think that burglaries occur only late at night when people are asleep. The

fact is, most burglars prefer privacy to darkness. The risk of getting caught is too great when there are people at home. As a result, most burglaries occur during the day, while the residents are away at work.

Finally, most burglars are not high tech types with lock-picking tools in their shoes and plastic explosives in their belts. They tend to have no out-of-the-ordinary breaking-and-entering skills. They are usually young people in their teens or early 20s. They look for empty homes with easily accessible windows or unlocked doors.

Burglar-proofing your home

The most important tool a burglar uses is common sense. Creating a solid defense also involves common sense on your part.

Take 10 minutes to walk around your house. Pretend you're a burglar — case your own home. What do you see? Most burglars aren't geniuses, but if you leave an easy entry into your home, they will find it.

Use this burglar prevention checklist to better-



secure your home against burglary.

- Keep shrubbery trimmed. Thick, tall shrubbery provides cover for a burglar to work undetected.
- If you have a dog or an alarm system, put up signs that say you do. They deter burglars.
- Never leave a house key in such obvious places as a mailbox or under a doormat.
- Make sure the exterior of your house is well-lit. Exterior lights are important — especially near doors or in the rear of the house, where burglars do most of their work.
- Close and lock your windows. Most burglars won't attempt to break a secured window for fear of attracting attention.
- Keep your garage door closed and locked. This helps prevent access to the house and protects property stored in the garage.
- Secure any sliding doors. Make sure the lock is in working order. A steel rod in the door channel is helpful. For additional security, install two or three screws in the overhead track to reduce the chance of the door being lifted out of the track.
- Look into an alarm system. They vary in sophistication from a simple door alarm to a silent alarm linked to a law enforcement agency. Check around for the one that best fits your needs.
- Have a wide-angle door viewer (peephole) installed, so that you know who is at the door before you open it.

- Be wary of “wrong” numbers and teach children what to say to strangers on the phone.
- Be careful with your keys. Put your house and car keys on separate key rings, and don't put identification tags on keys.
- Use an engraving pen to write your current driver's license number on your property. Burglars don't want marked merchandise because it is difficult to sell and it is evidence of guilt if they are caught.
- Make an itemized list of everything you own. Include brand name, model number, serial number, where and when purchased, and the items' purchase price or estimated value. Attach receipts if you have them. Take photographs or videotape everything, and keep them in a safe place.
- Organize a “Neighborhood Watch” program on your block. By acting as extra eyes and ears for the police, you and your neighbors can help them catch burglars or, better yet, prevent burglaries from happening in the first place. Contact your local police department for more information.

