



SAFE AS HOUSES

AN OWNERS' GUIDE TO
KEEPING YOUR HOME
SECURE YEAR ROUND



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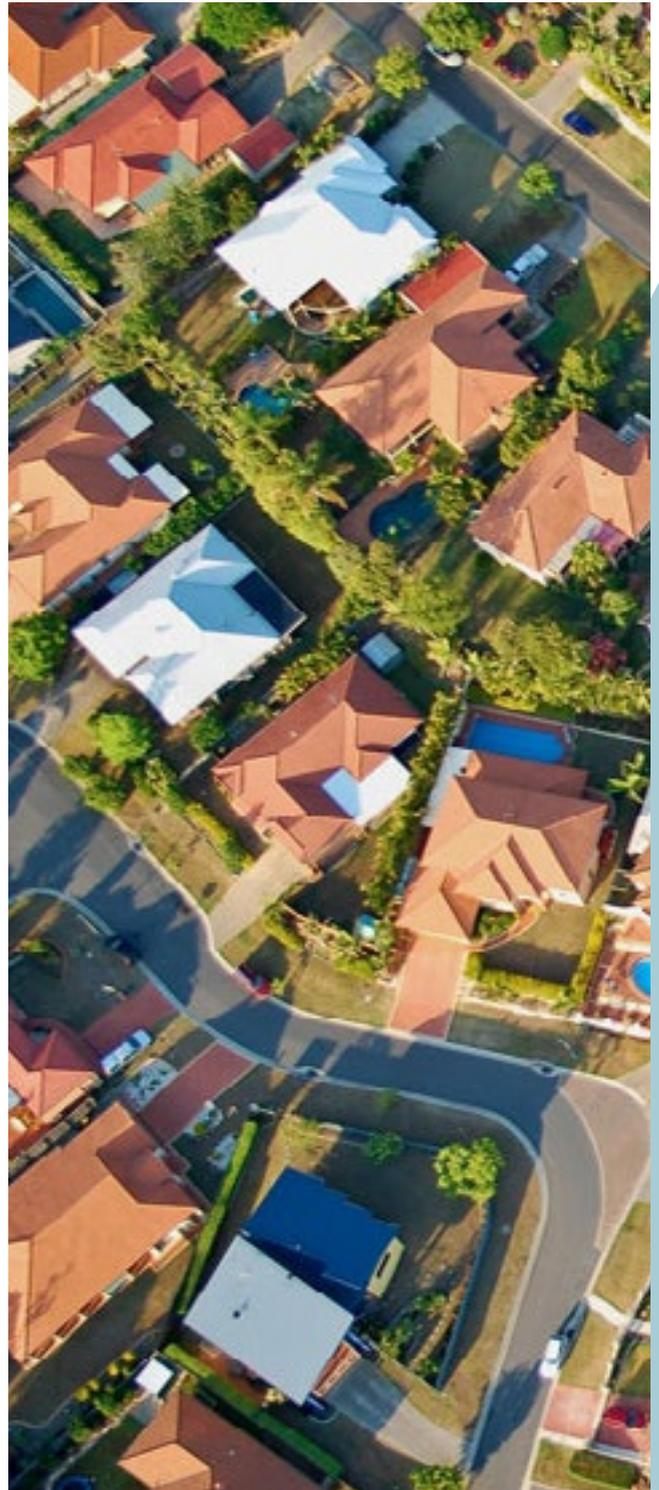
Our homes are places we create to feel relaxed, safe and secure, and we often invest a lot of time and money into achieving our desired outcome.

We fill our homes with loved ones and our most valuable possessions. However, burglaries and break-ins are unfortunately all too common, and as well as violating our sense of safety and security, they can result in the loss of thousands of dollars' worth of possessions. These events are generally opportunistic, and tend to happen during the day when residents are out.

Other accidents - natural disasters or perhaps the more common risk of fire - can also cause significant damage to our homes. Many people face at least one of these issues over a lifetime of home ownership.

So what can we do to help protect our homes, keeping them safe and secure?

This guide outlines simple ways that you can secure your home and protect your most valuable asset, all year round.



GENERAL HOME SECURITY

Consider installing good locks on all external doors and windows, including garage doors and windows (though a safety release to prevent locking yourself inside in the event of an emergency is a must).

Security doors and burglar alarms are also good deterrents.

Install automatic sensor lights near external doors to alert you to any unusual activity on your property and make sure your fuse box is secured.

Cutting back plants around the windows and doors minimises hiding places. This also reduces the risk of damage to your house from falling trees and branches during storms.

HOME SECURITY WHEN YOU TRAVEL

Holidays should be fun - a time for you to relax and unwind on a well-deserved break. You don't want to waste energy worrying about your house, or worse, coming back to find your home has been burgled or damaged in your absence.

Appearances do matter, so if your house looks occupied, it will be less of a target for burglars.

Small things like having your letter box emptied regularly and the bins put out can make your home appear occupied. Tell a trusted neighbour or friend about your absence so they can keep an eye on your house and collect your mail.

Remember to lock up and close all the doors and windows! This sounds like an obvious tip, but in the hurry and excitement of going away it can be surprisingly easy to overlook. Remember to lock your car, and secure it in the garage if you have one.

Don't advertise your absence on social media. When you post those holiday snaps and your current location you're letting the world know that your house is empty.

Even though it can be convenient to hide a spare key, you won't need it while you are away...and you certainly don't want to leave it where a burglar can find it! Similarly, hide your spare car keys and garage openers - it's not worth leaving these on display as easy pickings.

PROTECTING AGAINST WEATHER EVENTS

Extreme weather events can have dramatic impacts both on your home and surrounding infrastructure, including electricity and water connections. Being prepared ahead of time can save you a lot of trouble (and money!) later on.

If you are in an area that frequently experiences strong storms, you should take some time ahead of storm season to tick off the following items:

- Check your roof and repair any weaknesses you find (tiles, eaves, loose screws, etc). While you're up there, clear your gutters and drainpipes too.
- Trim trees, overhanging branches and keep an eye on any neighbouring trees that could cause damage to your property too.
- Identify how to turn off water, power, and gas, and purchase emergency supplies in the event that these utilities cannot be used for a few days. This should include a supply of water, torches, batteries and dried food.
- A battery powered radio is a crucial part of your emergency kit. Know which station you should tune into for emergency and weather updates.



MINIMISE FIRE RISK

Reducing the possibility of a house fire is an important aspect of keeping your home safe. According to State authorities, in 2015 there were more than 6,000 house fires around Australia, many of which could have been prevented with a few small changes within the home.

Something as basic as turning off electrical appliances and heating or cooling can help to keep your home safe.

Keeping a fire blanket or extinguisher in your kitchen is another basic safety feature for any home.

Ensure you have smoke detectors installed and always remember to change the batteries each year and test them monthly, particularly over the winter months.

Before the cold of winter hits have your heaters checked. As a guide, gas heaters and electrical heaters should be tested once every two years and open fireplaces always used with a fire screen in place. Flues and chimneys should also be cleaned regularly to prevent smoke reflux and toxic poisoning.



INSURANCE

Sometimes life happens while we're busy making other plans, so check that your home and contents insurance is up-to-date and at the level you need. Being under-insured can be a serious problem, especially for home and contents cover. It means that even if a household is insured, the value of your cover is not enough to repair or rebuild your home to existing standards or enough to replace all of your damaged or stolen contents.

Our homes are places we value and love and are worth protecting.

Any unexpected event involving our homes can leave us feeling stressed, so doing even a few of these things can help protect your most valuable asset and give reassurance that you really are safe as houses all year round.

PERSONAL INSURANCE THAT MAKES A DIFFERENCE

ACS Personal Insurance offers great cover for your home, to ensure you have peace of mind for what ever comes your way. Because of our commitment to support charity partners with 25% of revenue from each new policy taken out, choosing ACS means you'll receive insurance that makes a difference. [Find out more here](#) about our charity commitment.

You can easily access online quotes at our website by [following this link](#). Take a look and compare our policies - you may find a switch would be beneficial to your budget and to your quality of cover.

In addition - ACS Personal Insurance can also provide you with cover for your car, caravan, investment property and more. Further details online at: www.acspersonalinsurance.com.au

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