



NEWSLETTER FROM SMITHGREENFIELD

Beating the burglars

Latest statistics from the British Crime Survey may have shown an unexpected drop in domestic burglary rates, but as householders we owe it to ourselves to make our properties as secure as possible. Whilst figures released last month showed that burglaries fell by eight percent last year, this followed a significant rise at the beginning of the recession. Domestic theft is still an issue to take seriously, with potentially devastating consequences for its victims.

Research shows that most burglaries take place during the week (Monday-Friday), with the time of day evenly distributed. Data from the British Crime Survey suggests that offenders mostly choose to enter from the front of a property (48% of cases). In a staggering 21% of cases, they entered through an unlocked door.

Luxury cars too, are being targeted, despite ever more sophisticated security measures. According to the National Criminal Intelligence Service around 200 major criminals have been behind the theft and sale overseas of around 40,000 high-performance cars from Britain. Keys were used in 85% of incidents where the method of theft was known, and in 37% of them these were obtained through house burglary.

How to deter burglars

Heyrick Bond Gunning, who runs security and risk management company Salamanca Risk Management, has some handy tips for making your house secure.

"The aim is to make your property an unattractive target," he explains. "Unless thieves are targeting a specific item, they tend to be drawn to properties that are easier to enter. There's a range of technical and procedural solutions, but it's worth remembering that all the equipment in the world will still fail to deter burglars if some basic rules are not followed."

Taking care of your valuables

Nothing is more valuable than our families and children, so you might like to think about

The golden rules are:

- Make the house look lived in
- If you are away on holiday ensure your mail is collected, milk stopped and neighbours keep an eye on the property
- Ensure you do not open the door to unexpected visitors: trust your instincts – if in doubt, check the spyhole/cctv and don't answer the door. Alternatively, ask them to come back another time or to show their ID before you open the door, and if you do open it, always make sure the door chain is attached
- Lock windows
- Double lock doors
- Set your alarm

Security Awareness Training for them – a basic 90 minute course in how to avoid trouble, spot the signs of danger and get out of danger.

As far as material possessions are concerned, take photographs of valuables, indicating their size and dimensions, showing distinguishing marks, repair marks and hallmarks. Don't forget to show the back and front of paintings. Write a short description of each of your valuables and keep to the "Object I.D." format recognised throughout the art world (visit <http://icom.museum/object-id> for details).

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Technical Solutions

There are a number of measures you can take to make your home even safer, from making sure all exterior doors have double locks and chains to installing remotely monitored CCTV, alarm and panic buttons linked to the emergency services. Movement sensitive lighting around the house is also effective.

Heyrick Bond Gunning adds: "If you live in a town ensure you have a lockable gate

that can be opened via an intercom. You will also need to install a post box on the railings or in the gate pillar. This prevents anyone from needing to come to your front door. And although they look unattractive, grills or bars on windows are also an excellent deterrent."

As far as possessions go, art or valuables can be marked using microdots or DNA methods, and installing a safe to store them in is also a good idea. Vehicles can be

fitted with tracking devices and panic buttons.

Mayfair-based Salamanca is offering SmithGreenfield clients a 20 per cent discount on its normal rates for its security advice services. For details contact Heyrick Bond Gunning at hbg@salamancarm.com, or telephone 020 7495 9140.

To discover how SmithGreenfield can help you find the best home or vehicle cover, call us on **0844 873 3919**.



Pirates are no longer fictional figures of fun. Somalia, in particular, has become a hotbed for pirate activity although incidents occur regularly around the world.

Yacht insurance policies come fairly low on the 'this is interesting' scale - until something happens. Then they can become very interesting in the scramble to see if damage to a yacht or an injury to a visitor or crew member is covered.

It's important to check the adequacy of your insurance because, whilst you may not need piracy cover, there may be other areas where you assume you are protected but aren't - and the time you make a claim isn't the best time to find this out.

Making sure your needs are covered

"All private yacht owners should check whether their insurance is on a 'specified perils' or 'all risks' basis", says Mike Wimbridge, Yacht Underwriter for Chartis UK's Private Client Group.

"Many policies still cover yachts for a list of specified perils and a claim will only be covered if it can be attributed directly to one of those perils. Insurance providers, like Chartis UK, offer 'all risks' policies, covering all damage unless it's specifically excluded."

"Getting it wrong can be costly" says Wimbridge: "Last year I put all risks terms together for a prospective client but they decided to choose a named perils policy

and place it locally as it was a little cheaper.

"During the course of the year the engine suffered around €320,000 of damage. The owner contacted his insurers only to be told that engine breakdown was not covered."

Ultimately the worth of any insurance comes down to a few simple things: the ability of the person arranging the cover to understand your needs, the cover given by your policy and the service offered when you have a claim.

SmithGreenfield offers products from the Private Client Group of Chartis UK, specialists in high value Yacht, Home and Motor insurances. Call us on **0844 873 3919** if you would like to find out more.