

## Crooks don't take a break when you're on holidays

Australians are more likely to be a victim of theft or burglary than any other type of crime, new research has found.

And home burglaries spike over the summer holidays, when backyard barbeques and pool parties are more common and householders are more likely to leave their front doors and windows open.

According to the Australian Institute of Criminology, it takes only two minutes to break into a home, and the average burglary is over in 10 minutes.

Understand Insurance spokesman Campbell Fuller urges holiday revellers to be vigilant over the summer months.

"Over the holidays Australians live outdoors, and the temptation is to leave doors and windows open. This is often when opportunistic burglaries occur," Mr Fuller says.

"Thieves also often target house parties because they can easily enter the front door, there's usually loud music so no one can hear them, and they can take valuable and easily accessible items such as handbags, laptops, keys, wallets and phones."

In 2011 there were 667,000 home burglaries, 65,600 cars stolen and 332,320 thefts from cars, according to the Australian Institute of Criminology's most recent report on the cost of crime in Australia. The combined cost of these crimes was \$2.4 billion.

Mr Fuller says householders can take simple steps to reduce the risk of becoming a victim of crime this summer, regardless of whether they're entertaining at home, going away on holiday, or simply heading out to the shops.

"Being prepared and taking sensible precautions helps to provide you with peace of mind that your home and belongings will be safer this summer," Mr Fuller says.

Tips include:

- If you're having a party, keep the front door locked at all times and have your guests ring the bell or call your phone to avoid unwanted party guests
- If you're at the beach, make sure you don't leave anything in the car – take particular care with items that are valuable, easy to see, easy to carry and easy to dispose of (such as laptops, mobile phones, wallets, purses, jewellery and keys)
- Make sure your doors and windows are locked if you're outside occupied with chores (such as gardening, washing the car or mowing the lawn)

### Media contacts

Amy McAlister: P: 0430 188 528

E: [amy@truthagency.com.au](mailto:amy@truthagency.com.au) W: [www.understandinsurance.com.au](http://www.understandinsurance.com.au)

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- Ensure all doors and windows are fitted with good-quality locks, especially deadlocks for doors, and don't leave keys in the windows – thieves may smash the glass to get the key
- If you're a renter, ask your landlord to invest in window locks and deadbolts on external doors. This reduces the risk of crime, and may also lower your insurance premium
- If you received expensive Christmas presents, break down the boxes and put them in your recycling bin – boxes left outside advertise your new possessions to burglars
- Cut back trees or bushes close to your house to remove hiding places
- Park your car in the garage or if you don't have off-street parking, park your car in a highly visible place, preferably under a streetlight, and make sure it has an alarm
- Install a back-to-base or monitored house alarm to deter burglars – the initial cost of securing your home could save you thousands of dollars in replacing stolen property and it could reduce your insurance premium too.

In addition to taking security precautions, Mr Fuller says householders should create a household inventory and consider re-evaluating their home and contents requirements.

“Research has shown more than eight out of 10 homeowners believe they are underinsured and it's likely you will have acquired new belongings during the year, not to mention on Christmas,” he says. “Unfortunately, renters are also much less likely to have insurance for their possessions.

“Among all the entertaining and relaxing, why not take advantage of the holiday break to make sure your insurance cover meets your needs. Understand Insurance has a helpful Household Inventory Checklist that can help.”

For more information:

Download Understand Insurance's Household Inventory Checklist:  
<http://understandinsurance.com.au/calculators>

Download Understand Insurance's Holiday Checklist:  
<http://understandinsurance.com.au/assets/Checklists/Holiday%20Checklist.pdf>

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## **ABOUT UNDERSTAND INSURANCE:**

Understand Insurance is a financial literacy initiative of the Insurance Council of Australia. For more tips, visit Understand Insurance's website [www.understandinsurance.com.au](http://www.understandinsurance.com.au)

## Media contacts

Amy McAlister: P: 0430 188 528

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