

HOME, ALONE? 15 WAYS TO PROTECT YOUR HOME WHILE AWAY ON VACATION

You've had a hotel room booked for months, mapped out sightseeing, and set your out of office response. Your suitcase is all packed up, and you're ready to head out on vacation after months of working hard. But before leaving town, did your vacation planning include protecting your home from unpleasant surprises?

Many of us go on vacation during the summer, and criminals take advantage of people being away from home to commit burglaries. The Department of Justice estimates that there are 10 percent more burglaries in the summer than in the winter. While you're taking a break from your responsibilities, you don't want to worry about what's happening at home.

Here are 15 things you can do before going on vacation to protect your home and spend your vacation worry-free.

1. Lock everything

Though locking everything might seem like a no brainer, an estimated 32% of burglars enter homes through unlocked doors. Windows are also another point of entry when left open or unlocked. If you have an outdoor shed for storage, also be sure to lock it. Take time prior to leaving for vacation to check that all windows and doors are shut and locked properly, and make repairs as needed so that they're secure by the time you leave. If you're still concerned about a burglar breaking in through a door or a window, you can purchase sensors that let you monitor doors and windows from your phone.

2. Hide or lock up your valuables

If a burglar manages to break into your home, ensuring that your valuables are hidden or secured in a safe place serves as a line of defense in protecting expensive or sentimental items. Putting valuables in unusual places like the kitchen pantry or inconspicuous containers can

also keep them out of a thief's hands. Some burglars don't just draw the line at stealing cash or jewelry but will go so far as to try to steal your identity. Make sure social security cards, financial information, and any other personal identification documents you leave behind are also hidden or locked in a safe.



3. Avoid a garage break in

Most garages connect to the home, so be sure to disconnect your electric garage door before you go. More experienced burglars might try to use a universal remote to access your garage, but this tactic won't work if you disengage your garage door opener and opt for a manual lock. If you leave a car parked in your driveway, make sure to remove any garage door remotes. Hide valuables stored in your garage out of site and think about installing motion detector lights on the corners of your garage.

4. Hire a house sitter

If you're really concerned about leaving your house alone, consider hiring a house sitter. A house sitter can tend to your garden, feed pets, collect mail, and deter thieves solely by being there. Besides tending to housekeeping tasks, a house sitter can immediately alert you if any problems arise.

Ask trusted neighbors for help

If you don't want to hire a house sitter, but still want someone to keep tabs on your home, ask a trusted neighbor to keep an eye on your house. Share your contact information with them and have them alert you if they observe suspicious activity near your residence. Let them know if you're expecting someone to stop by your house, like a pet sitter, housekeeper, or gardener.

6. Don't leave behind a "hidden" key

If you happen to enlist the help of a friend or neighbor to watch your house while you're away, it might be tempting to leave them a hidden key to your home under a mat or in a pot. No matter how well you think you've hidden a key, a burglar will probably think to look in your hiding places. Leave your spare key with the person you've entrusted to watch your home or consider replacing your door lock with a keyless lock, so you don't have to worry about keys.

7. Install a security alarm system

Having an alarm system installed in your home can give you additional peace of mind when you travel. If you have a home security system in place, tell your alarm company that you're going away. Display security company signs on your property so that burglars know to stay away.

8. Invest in a camera surveillance system

If you have security cameras, make sure they are well placed and clearly visible to capture activity so that they deter intruders from trying to trespass. You also have the option of getting a motion-activated camera

that alerts your phone when it detects activity, allowing you to take immediate action if a thief tries to break into your home. Make sure that the cameras are programmed properly and in working order.

9. Arrange yard maintenance

An unkempt yard is a telltale sign that no one is home. Before you leave, make arrangements to keep the outside of your home taken care of. Keep your gardener or pool cleaner on the calendar. Schedule lawn maintenance if you don't usually use landscaping services.



10. Shut off the water

The last thing you want after returning home from a relaxing vacation is to come home to a flooded basement, burst pipe, or water leakage. Water damage can lead to the loss of sentimental items and is expensive to repair. Therefore you should turn off the water main before leaving for vacation. If you need water for your sprinkler system or landscaping services, consider shutting off the water supply to indoor appliances.

11. Unplug electronic appliances

Disaster can strike when you least expect it, which is why it's best to err on the side of caution and unplug unnecessary appliances to avoid power surges or electrical fires. TVs, coffee makers, lamps, and the washing machine are some examples of items to unplug. If you unplug your refrigerator, clear out all foods to avoid spoilage.

12. Use a light timer

Light timers make it look like someone is still at home, which can keep away unwanted guests. These devices are affordable, and easy to use and install. Turn lights on and off at various times throughout the day and night to give the impression that someone is home.

13. Safeguard your house from inclement weather patterns

Check the weather forecast for both your vacation destination and where you live. If there's a storm incoming, be sure to clear your gutters so the basement in your house doesn't flood.

14. Don't let mail, packages, or newspapers pile up

An overflowing mailbox and piled packages are dead giveaways that no one is home. While away, have a neighbor, friend, family member, or house sitter collect mail and packages to avoid unwanted attention from burglars. If you're unable to find someone who can help with this, you can have USPS hold your mail at the local post office for up to 30 days. Pause monthly subscriptions if you plan to be away on a longer trip.

15. Don't broadcast your plans on social media

Going on vacation is exciting, and although it's tempting to share your plans on social media, be careful how much of your plans you share and who your virtual audience is. If you can't resist the urge to talk about your vacation on social media, make sure

your profiles are private and that you're just sharing to your friend lists. Turn off the geotagging feature on your phone to prevent unwanted people from knowing where you are. Also, try to not share the exact dates that you'll be away from home in your posts and comments.

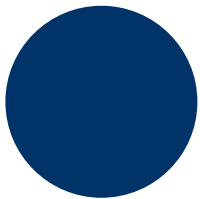


In Conclusion

By taking the right precautions and having the proper systems in place, you'll be able to enjoy your hard-earned vacation and return home with the peace of mind that it will be exactly as you left it.

Want to be sure that you've done everything on your part to protect your home while your away? We've put together a useful checklist available for download here that you can reference prior to heading to your destination.

Bon voyage!



BKS Partners is an award-winning entrepreneur-led and inspired insurance brokerage firm delivering expertly crafted Commercial Insurance and Risk Management, Private Insurance and Risk Management, Employee Benefits and Benefit Administration, Asset and Income Protection, and Risk Mitigation strategies to clients wherever their passions and businesses take them throughout the U.S. and abroad. BKS Partners has award-winning industry expertise, colleagues, competencies, insurers, and most importantly, a highly differentiated culture that our clients consider an invaluable expansion of their business.

This material has been prepared for informational purposes only. BRP Group, Inc. and its affiliates, do not provide tax, legal or accounting advice. Please consult with your own tax, legal or accounting professionals before engaging in any transaction.