



NW Insurance Council

Consumer Alert

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Away for the holidays? Protect your home from burglars and avoid insurance claims

PORTLAND, OR, December 20, 2024 – If your holiday plans include travel away from home, you can ease worries by taking steps to protect your home and make it a less attractive target for thieves while you’re gone.

While most burglaries occur during the summer, the holidays are also a prime time for burglars to strike while families celebrate away from home. The [Insurance Information Institute](#) (I.I.I.), reports that one in 700 insured homes have a property claim due to theft every year, and the average cost of [Homeowners Insurance claims](#) due to theft averaged \$5,024 from 2018 to 2022.

“A few simple precautions can make your home less attractive to burglars,” said Kenton Brine, NW Insurance Council president, “and you’ll be able to relax a little more while you’re away.”

Standard [Homeowners Insurance](#) covers the theft of most personal belongings and damage associated with burglary. However, jewelry, fine art and other expensive belongings typically have standard limits of \$1,000 to \$2,000 worth of coverage

depending on your policy, which may not be enough on its own to cover your loss. To [protect your high-dollar items](#) for their full value, you can purchase additional coverage. Contact your insurance company representative or agent to clarify how much coverage you have and if more is needed.

It's also important to know and remember that your homeowners' policy – and/or your renters' insurance policy – includes deductibles. That's the amount you pay out of pocket toward replacing stolen or damaged items included in your claim. For a renters' policy, that's typically a standardized amount that is disclosed when you purchase your policy. For a homeowners' policy, the deductible is typically a percentage of the insured value of the home, and can be \$1,500, \$2,500 or more. So, if your loss is less than or equal to your deductible, filing a claim may not be economically advantageous.

Also, take time to safeguard your home and belongings by following these tips:

- **Update your insurance coverage.** Be sure you have adequate coverage for your home and personal belongings, including high-value items.
- **Install security devices.** Consider installing cameras around your home and at your front door. Sometimes, just having cameras and a visible security system is enough to deter burglars. Many insurance companies offer discounts on homeowners insurance if you have a security system in place.
- **Don't update your social media status.** Resist the temptation to update your Facebook status with details about your upcoming vacation. Burglars can scan Facebook updates from residents to target homes. Wait until you return to tell your friends and family on Facebook about your great vacation.
- **Lock all doors and windows.** Sliding glass doors have weak locks. Install a deadbolt lock and place a broomstick or dowel in the inside door track.
- **Reduce the darkness.** Consider having exterior lights and motion detectors mounted around your home and out of easy reach.

- **Make your home look less attractive to thieves.** Leave blinds in their usual position. Leave a little trash in your garbage can and maintain your landscaping to prevent shrubbery or trees from blocking sight to your home's entrances. All these tactics can give burglars the indication that someone is home.
- **Stop all mail and newspaper deliveries.** A stuffed mailbox or a pile of rolled newspapers in front of the door leaves a clear impression that you aren't home.
- **Trim hedges** next to your home so burglars do not have a place to hide and arrange to have a trusted person mow the lawn.
- **Tell dependable neighbors** when you plan to be away and when you expect to return. Have a friend or neighbor keep an eye on your home and property.
- **Do not hide keys** in secret places outside your home. Experienced burglars usually know where to look.
- **Keep a [home inventory](#) of all your personal belongings.** Document or take video of each room of your home and keep the inventory in a safe place or offsite.

For more information about insurance, contact [NW Insurance Council](#) at (800) 664-4942.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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