

## Insurance 101

---

### Leaving Your Home Alone?

Unfortunately, home burglary happens more often than one might think. In 2016, for example, there were more than 940,000 residence burglaries in the U.S.

When you're away, your home can be particularly vulnerable, so it's important to take precautions and prepare before you begin to pack. Here are some suggestions:

**Lock up.** Obvious, but often forgotten. Ensure all your windows and doors—including the garage door—are locked. Consider installing deadbolt locks.

**Light up.** Keep the exterior of your home well lit—motion-detecting lights have been found to be especially effective deterrents.

**Stay trim.** Trees and shrubs around your home can provide hiding places for a would-be burglar. Trim them low to deprive him or her of cover.

**Stash away.** Anything that could be used to break into your home, such as ladders, shovels and picks, should be stored out of view.

**Be alarmed.** Installing a central reporting burglar alarm can give you some extra peace of mind. It might also bring you a discount on your insurance.

**Spread the word.** With your neighbors, that is. If they know you're away, they can keep an eye on your home and let you know if anything's amiss.

**Don't spread the word.** It can be risky to share your vacation plans on social media, as burglars can mine the sites for opportunity.

You might also check with your Independent Agent to ensure you have enough homeowners insurance, just in case. For example, if you've recently received an expensive gift or purchased valuables, you may want to increase your insurance so you can replace them if you become a burglary victim.