



crimesafe

Help, to secure your home

Enquiries

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nrma.com.au

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NSW, ACT & QLD
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We can't help but help

**NRMA**
INSURANCE

Everyone has a home and possessions, and needs help to keep them secure.

Help to deter thieves.

Help safeguarding your home when you go away.

Help feeling protected.

Here is information to help you.

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Keeping you and your family secure

At NRMA Insurance we know a great deal about burglary and break-ins. We come across them every day through our claims service. With this experience we're able to offer you practical advice and useful information to help secure and protect your home.

While insurance can cushion the financial loss you suffer when your home is burgled, it can't adequately replace items of great sentimental value. Or relieve the emotional distress that follows a break-in.

As part of the NRMA Insurance CrimeSafe program, we have produced this booklet, to help you better protect yourself and your family from such loss.

Always lock up!

It's not enough to simply fit an alarm, deadlocks or keyed window locks. You have to use them – every time you leave your home, even if it's only for a short time.

Make it a habit to always lock your doors and windows, and switch your alarm on – if you have one. Things like push bikes, power tools and gardening tools should always be securely locked away in the garden shed or garage.

Lock up and switch your alarm on every time – and you'll help reduce the risk of burglary.

How you can make your home more secure

WHILE YOU ARE AT HOME

- Install a peephole in your front door and always check the identification of strangers before you let them in. Be suspicious of strangers asking about your home alarm
- Keep your front door and windows locked when you are gardening or working out the back. Many burglaries occur while people are relaxing in their backyard, or even sitting in the kitchen, having left their front door open or unlocked
- Don't leave keys on the kitchen table or any other obvious place. Intruders entering by the back door can take your keys and steal your car or return to the house while you're away
- You should never try to apprehend a burglar if you confront one in your home. Always contact your local police

SIMPLE THINGS YOU CAN DO

- Never leave spare keys outside your home. Burglars know all the usual hiding places, especially under pot plants or mats
- Burglars like to conceal their activities, so keep trees and shrubs trimmed, especially trees close to your house that could be climbed to gain access
- Motion sensor security lights covering front and rear access to your home may help to deter would-be burglars
- Secure garage doors with deadlocks, strong padbolts or padlocks
- Secure garage tilt-a-doors and roller doors with lockable padbolts or deadlocks

- Always lock away tools, ladders and gardening equipment. They can be used by burglars to gain easy access to your home
- Keep a record of the serial and model numbers of your household goods. NRMA CrimeSafe provides an easy-to-complete card for you to record serial numbers and descriptions of your household goods
- Engrave electrical equipment and other valuables with your driver's licence number and State. Or you can use database-registered adhesive labels, microdots or electronic tagging. Photograph your valuables, especially jewellery and works of art. Although these measures won't prevent the goods from being stolen, they will help in identifying and reclaiming the goods if they are recovered
- Moving into a new home? It's good practice to replace the locks on all entry doors
- If possible, try to avoid a regular pattern of coming and going from your home. By varying your routine you will make potential burglars unsure of the time that you may come home
- Owning a pet dog may deter would-be burglars from targeting your home. However, be aware you may be liable if a person is injured by your dog
- Don't keep large amounts of money in your home and ensure that all jewellery is well hidden, or preferably kept in a safe
- Don't leave notes on the door stating that you are away or when you'll return
- Never record personal details such as your name, address or phone number on your key ring
- Program the phone number of your local police into your touch-phone

NEIGHBOURS CAN HELP

Get to know your neighbours and you can all keep an eye out for anything that looks suspicious. Be a good neighbour yourself. Report to your local police any unusual noises or activities such as breaking glass or strangers loitering or behaving suspiciously.

Your prompt action may prevent a burglary. This simple neighbourly spirit can increase the security of your community and reduce the chance of you and others being burgled.

GOING ON HOLIDAYS

Would-be burglars will notice if you are not home. So if you are going away, let a trusted neighbour know, and ask them to keep an eye on your home until you get back.

Ask your neighbour to collect your mail or ask the Post Office to hold it. Stop regular deliveries of newspapers. Use timers on lights and radios to give your home a "lived in" appearance. Arrange for your lawn and garden to be kept trimmed and tidy. Also advise your local police if you are going away for an extended period. Never leave a message on your answering machine to say you are on holiday.

INTRUDER ALARMS

It makes sense to get a security alarm. If a house has been burgled once, it is more likely to be burgled a second time than a place that has not been broken into, as the thieves know how to get back in. But it's uncommon for homes with alarms that are visible from the street to be burgled a second time.

A burglar will generally choose another home with an obviously lower level of security. Plus, homes with their alarms switched on, don't tend to lose a large amount when they are burgled.

Choose a reputable installer. In NSW, regulations require the alarm system to be fitted by a licensed installer. It is best to choose a reputable security company, and one that belongs to well known industry associations. When comparing alarms, you should not decide on cost alone. Consider the quality of the system, the coverage it gives and whether the company can provide back-to-base monitoring service once you've bought the alarm.

Have your alarm serviced and batteries replaced at regular intervals. This should also include cleaning movement detector lenses.

Things your alarm should have

Security alarms vary greatly in cost and specifications. A system with the following features should give you comprehensive and reliable security, and may even entitle you to a discount on your NRMA Home Insurance.

MUST HAVES

To meet NRMA Home Insurance specifications, the alarm system must:

- have intruder detection devices on or near the main entry points
- have at least one internal siren (two may be more beneficial, with one near the most likely entry point)
- have a strobe light and an external siren (except home units) that meets noise control regulations

- have a minimum of three intruder detection devices, including at least two motion detectors – (home units must have at least two intruder detection devices, including at least one motion detector)



KEY PAD

Used to set and unset the alarm system. Located in a convenient position out of normal sight when the entrance door is opened.



MOTION DETECTOR (PIR)

Use at least two internal motion detectors. A PIR sensor (Passive Infra Red) is an internal motion detector which uses infra red light technology to sense heat, eg. body heat.

- be connected to mains electricity and maintain temporary power to the alarm system when the mains electricity supply fails

SHOULD HAVES

The following features provide better security and safety but are not essential to qualify for an NRMA Home Insurance discount. An alarm system should;

- have reed switches used at entry points can provide perimeter protection at night while at home
- have back-to-base 24-hour monitoring service. This service may cost around a dollar per day. Benefits of monitoring include notification to the base station of break-ins and situations like smoke detection, personal duress, panic and medical alerts. Back-to-base is strongly recommended for home units where you're not permitted an external siren
- be capable of being isolated into different zones allowing free movement as well as protection, while occupants are at home, eg. two storey house
- have a 24-hour duress/panic warning input available
- have provision for 24-hour smoke detection capability



SMOKE DETECTOR

From 1 May 2006, all NSW residents must have at least one working smoke alarm installed on each level of their home. Some smoke alarms can be wired into an alarm system and be connected to a back to base monitoring service.

- be maintained and have a professional maintenance service at least once per year. The alarm's back-up battery should be replaced regularly. Check with your security provider. Some detectors also require maintenance
- have window labels warning that your home is protected by an alarm system



EXTERNAL SIREN

Must comply with noise control regulations.

- have individual access codes for all residents and employees, eg. gardeners, housekeepers.

EXTRA ADVICE

- Installation of the alarm system should comply with and meet the requirements of the 'Australian Standard for Intruder Alarm Systems part 1: Systems installed in a client's premises'
- Motion detectors should be of a high quality to reduce the possibility of a false alarm
- Garages should be included in the alarm's surveillance region
- Electricity supply boxes can be locked to avoid tampering by would be burglars. Your energy provider can supply a suitable padlock so authorised access is not prevented.

Security locks for your doors and windows

Most burglars try to force doors or windows, so it makes good sense to fit quality safety deadlocks on your doors and, importantly, to use them. If locked when leaving the home, deadlocks will prevent burglars who have managed to get inside from leaving easily through the door. Burglars often enter homes through unlocked or open doors and windows.

Check your door locks are correctly fitted and working properly. Check door frames are secure and sound. The recess for the deadbolt must be deep enough to accommodate the full extension of the bolt, otherwise the lock may not be deadlocked and may easily be opened.

DEADLOCKS

Can be operated from both inside and outside the door. When locked from the inside, it will prevent burglars who have managed to break-in from leaving easily through the door – as they won't have a key. (Make sure you don't leave a key inside that the burglar can find). In this way it helps cut down the amount of things a burglar can remove from your home. Deadlocks may be operated by key, digital key, Personal Identification Number (PIN) or radio remote.



SAFETY DEADLOCK

An easy and convenient lock to operate, when unlocked from the outside, automatically unlocks the knob on the inside. Some locks have a "lock alert" feature.



DOUBLE CYLINDER DEADLOCK

An important feature of this type of lock is that it can be key-operated from both inside and outside.



SECURITY DEADLOCK

Suitable for hinged or sliding doors, this lock may have a lockable turn and cannot be forced open.

Be careful when you use deadlocks. They should not be key-locked from the inside while you are in the house, as this may stop you getting out of the house in an emergency – for example, fire.

You should also check with your local council or fire authority before fitting deadlocks to fire doors or fireproof doors, as doing so may infringe fire regulations.

High-rise residential buildings are not permitted to have double cylinder deadlocks on the main door, to allow emergency exit from the residence without the use of keys.

KEY-OPERATED WINDOW LOCKS

Key-operated window locks are designed to restrict movement of your windows by pinning two frames or the frame and sill together. When correctly fitted and locked, they will assist in preventing a burglar from simply breaking the window glass and opening the window to get in.

Check your window locks are correctly fitted and working properly. Check window frames are secure and sound.



KEY-OPERATED WINDOW LOCK

Restricts the movement of your window.



LOCKABLE WINDOW WINDER

These locks allow hinged windows to be locked in a closed or partially open position.



PIN-STYLED LOCK

These locks are suitable for sliding doors and windows made from wood or aluminium. They can be locked in a closed or partially open position.

When locked in an open position, don't have your windows open too wide – 100mm maximum. This will prevent helping burglars in passing your valuables through. To make life simple, have your window locks keyed alike so you only need one key to open or lock all your windows. That makes it easier to lock up, every time, before leaving your home.

IMPORTANT ADVICE

Incorrect installation could result in a lock being ineffective so its best that all locks be installed by a qualified locksmith.

For example, a deadlock fitted to a door not thick enough to hold the lock securely could result in the door being easily forced open from the outside. Use your locks – having them will not deter a burglar unless they are used.

SECURITY DOORS AND GRILLES

Where practical, you should reinforce your door frames, because they are generally the weakest part of a door assembly. Solid-core doors offer more resistance to burglars than hollow-core doors. So if you are building or renovating your home, ensure that all external entry doors are of solid construction.

Window grilles come in a variety of types including fixed grilles, hinged grilles, key-locked removable bars and grilles with built-in escape hatches. Preferably, window grilles should be fitted inside the house as they are less vulnerable to tampering than grilles fitted on the outside.

It is not recommended that security grilles be installed on all windows in the house, as people may be trapped inside if there's a fire or other emergency. Consider using security film on windows as an alternative to grilles or bars. It also provides protection from harmful ultra violet light.

You should consider a mixture of security devices around the home in consultation with a security expert. For added home safety, fit smoke detectors that will be audible from your bedrooms. If you have a back-to-base monitoring device on your alarm, have a smoke detector connected to your alarm.

If considering a security screen door, only buy one that is manufactured and installed to Australian Standards. Many security doors claim to be designed to Australian Standards but do not completely satisfy critical components and therefore may not offer the security and protection you expect. For maximum effect, these doors need to be tailor made for every application and may cost a little more, but for your peace of mind they are well worth it.

SAFES

A safe offers a high level of security, especially for items such as cash, jewellery and important documents. There are many different grades of safes available and your choice should be determined by the degree of resistance you require. For maximum security floor safes should be installed by a licensed professional. NRMA Insurance Assessors do not recommend wall safes.

How secure is your home?

Use this quick checklist to review your home security.

- | | YES | NO |
|--|--------------------------|--------------------------|
| • Is your house number clearly visible from the street? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Can offenders be seen in your yard? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Do you have an automatic light timer or sensor activated lights? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Do you leave lights on when you go out? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Have you a phone extension in your bedroom? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Have you keyed in emergency numbers if you own a touchphone? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Are your front and rear doors solid core? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Are your doors fitted with a deadlock/deadbolt? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Do you have a quality security door? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Do you have a door viewer (peephole)? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Are your windows fitted with key operated locks? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Are your louvre windows fitted with bars or grilles? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Are your locks keyed alike so that one key opens all windows? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Are your locks keyed alike so that one key opens all doors? | <input type="checkbox"/> | <input type="checkbox"/> |

- | | YES | NO |
|---|--------------------------|--------------------------|
| • If you have an alarm, is it always used and serviced regularly? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Is property engraved or marked for personal identification? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Is your garage locked with quality keyed locks at all times? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Is your meter box locked? | <input type="checkbox"/> | <input type="checkbox"/> |
| • Is your garden shed securely locked? | <input type="checkbox"/> | <input type="checkbox"/> |

If you answered **NO** to many of these questions, you should review your security needs.

Glossary of home alarm terms

Here are explanations of the common terms you're likely to come across when shopping around for a home security system.

Back-to-base alarm

An alarm system that is monitored by a base station.

Back-up battery

A rechargeable battery that provides power to the alarm system when there is a break in the mains power supply.

Central Monitoring Station

(base station, central control room)

A monitoring facility that is established for the purpose of monitoring building alarms. These stations are graded according to their level of security.

Concealed wiring

The purpose of concealed wiring is to reduce the likelihood of the wires being cut or tampered with. Wires are usually concealed within the wall cavity, roof space or PVC conduit.

Dialler

An internal modem that allows the alarm system to dial the base station to indicate a breach in security or system status reports.

End-of-line resistor

Is used to build up circuit resistance. The alarm control box monitors the circuit resistance and sounds the siren if the resistance value changes.

Entry delay

A timer is used to delay the activation of the siren to allow disarming of the system after entering the home. Usually 15 to 30 seconds.

Exit delay

A timer is used to delay the activation of the siren to allow exiting of the home. Usually around 40 seconds.

Hand-over section

When entry via the usual entry/exit point in the home is sensed, the entry delay feature is activated.

Entry via an alternate way will sound the siren immediately.

Internal motion detector (movement sensor)

An input device that detects movement and then sends a signal to the alarm control box, which sounds the siren. Usually a Passive Infrared sensor (PIR).

Internal noisemaker (internal screamer)

Similar to a siren except mounted on the inside of the building and usually lower in sound level output.

Key pad

An input pad where alarm access numbers are keyed. This is used for arming and disarming the alarm system. A system may have more than one key pad.

Logic circuit controlled

A system that uses electronic logic to analyse information, i.e. movement, to determine an output, i.e. sound the siren. This type of technology can be used in PIRs, improving their reliability to detect real movement, i.e. identifying pets versus people, and thus reducing the risk of false alarms.

Microwave sensor

A type of motion sensor that uses microwaves to sense movement in a room.

Modem

An appliance used to allow electronic devices to communicate with each other via telephone lines.

Monitored alarm

An alarm system or alarm component that is supervised by a base station.

Passive infra red (PIR) sensor

A type of internal motion detector which uses infra red light technology to sense heat, e.g. body heat.

Plug pack

A transformer that converts 240 VAC mains power to 12 VDC to run the security system.

Processor controlled

A system that uses a microprocessor to analyse inputs, i.e. movement, and determines an output, such as sounding the siren. This type of technology can be used in PIRs, improving their reliability to detect real movement, i.e. pets versus people, and thus reducing the risk of false alarms.

Reed switch

A magnetically operated switch that is designed to detect movement in the door or window which it's mounted on. Upon detecting movement, it sends a signal to the control box which immediately sounds the siren.

Satellite siren

A siren that has its own back-up battery power supply which will provide power to sound the siren if the connection is cut or tampered with.

Sealed

When the alarm is armed and has not been activated.

Sector/Zone

An area guarded by a sensor, e.g. reed switch or PIR.

A selection of sectors may be grouped to isolate the home into compartments.

Siren

A noisemaking device that sounds when the alarm system detects a breach of security.

Smoke detector

A device designed to alarm when there is smoke.

Strobe light

A high intensity light which strobes when the alarm is activated.

Supervised alarm system

Is able to report movement, tampering and low battery conditions from all input devices, i.e. reed switches, PIRs, tamper switches and key pad/s. This type of supervision allows the alarm to monitor itself which offers a higher form of system integrity.

Tamper switch

A switch used to sense unauthorised tampering or removal of equipment. The switch is mounted on the inside of control panels and siren housings. Note: some internal movement sensors may have tamper switches included.

Tamper proof enclosure

An enclosed alarm component that is monitored by a tamper switch such as a control box or siren housing.

For more help

NRMA HOME SECURITY

Call us for expert help. We can advise you on arranging for an alarm to be installed in your home.

Call 132 553 from 8am to 6pm, Monday to Friday and from 8am to 3.30pm on Saturday. NRMA Home Security is a service offered by NRMA Insurance.

INSURANCE

For general insurance enquiries, call 132 132 from anywhere in Australia. Or drop into your nearest NRMA Office. TTY Service (hearing impaired) for insurance enquiries, call 1800 815 728.

NRMA HELPLINE

If you hold NRMA Home Insurance, or NRMA Motor Vehicle Insurance (except CTP Insurance), you have access to our 24-hour Helpline, regardless of whether you make a claim. This referral service offers expert advice and emergency assistance over the phone. Simply call 132 900.

Helping the community

OUR COMMUNITY IS IMPORTANT TO US

We're committed to helping people. One way we do this is by helping community groups who are also in the business of helping people.

COMMUNITY HELP GRANTS

Through our annual Community Help Grants Program we support projects that make communities safer and more sustainable in the key areas of crime and injury prevention, emergency services and environment.

For more information visit nrma.com.au/grants

This is general information only and does not take into account your individual objectives, financial situations or needs. Before using this information to decide whether to purchase NRMA Home Insurance you should consider the appropriateness of this information having regard to your personal circumstances, plus obtain and consider the current Product Disclosure Statement (PDS) for NRMA Home Insurance. You can get a PDS by contacting us. You should consider the PDS in deciding whether to acquire and continue to hold NRMA Home Insurance, which is issued by Insurance Australia Limited, trading as NRMA Insurance.

If you have any questions about NRMA Insurance CrimeSafe, call 132 132 or visit nrma.com.au/crimesafe

Fraud Hotline

A significant number of insurance claims are fraudulent. This not only leads to increased premiums for customers, but thousands of dollars are spent each year investigating fraudulent claims.

Help stop insurance fraud by calling our hotline 1800 A FRAUD – 1800 237 283. If you choose to give your name it will be held in the strictest confidence.