

TRAVEL INSURANCE FOR CARP MEMBERS

Sergeant Bob's Travel Safety Tips

Retired Police Sergeant Bob Paterson works with The McLennan Group Life Insurance Inc. to develop practical safety tips for CARP members.

"Don't gamble with your safety. The stakes are too high."

Securing Your Home, For When You're Travelling

With simple preparation and planning, you can travel worry-free knowing your home is safe and secure.



- Install deadbolt locks on all doors and remember to lock them before you leave. Lock all windows, along with doors on garages and storage sheds. Also, remove all "hidden" keys. If you can locate an extra house key hidden behind a loose brick, under a rock, or behind a shutter, so can an intruder.
- Having a monitored security system allows you to protect your home, whether you are at home or globetrotting. Some systems will even call the fire department automatically if they detect carbon monoxide fumes or smoke. You may also qualify for lower home insurance rates!
- Cancel your newspaper delivery and/or mail before you leave. If you're only going for a few days, have someone pick up your mail on a daily basis. Ask someone to collect any free papers or sales materials left near your house. And finally, have somebody take your trash to the street on garbage day, or have your neighbour place one of their bags and/or bluebox on your usual pick up spot, so their absence doesn't stand out like a sore thumb.
Remember: A trusted adult friend may be best for these tasks. While a trusted teenager can help, remember that even a well intentioned young person can share too much information through social networking.
- Don't go overboard with your pre-vacation clean-up. Be sure to cut your lawn, etc., but try not to make your home exterior look "sanitized" with nothing out of place. A criminal can recognize your efforts from a distance, so consider a more occupied look. For example, leave a lawn chair on the porch, a garden hose near a side gate, an older bicycle locked up near the driveway. Your home will have a more natural appearance, and will be less likely to attract unwanted attention. And in the case of longer vacations, make arrangements to have someone cut the lawn.
- Remove family names from residential exteriors. By eliminating names from mail boxes and ornamental signs etc. you make it more difficult for a thief to locate your phone number, and call your home see if anyone answers.
- Unplug the garage door opener. Remote controls produced by the same company could have the same combination or frequency. This could result in someone other than you opening your garage by mistake, or on purpose.
- Motion detection and / or timed lights are recommended. Inside your home, install timers on a few lamps and radios so they turn on and off throughout the day, giving the impression someone is home. Unplug non-essential electrical devices to save a bit of electricity and protect surge-sensitive equipment like computers. Outside your home, make sure all exterior lights are in working order before you leave. Install lights controlled by motion sensors to make your home a more difficult target for intruders.
- Don't let your voice message announce to callers that you're on vacation. While you're gone, clear answering machine messages as often as you can. This will avoid "voicemail full" messages, or immediate routing to voice mail; both of which indicate telephone inactivity. And finally, turn off all telephone ringers. Passersby hearing a telephone ring repeatedly without being answered will realize your home is empty.
- Use your driveway as a diversion. Take your vehicle out of the garage and park it in the driveway. Ask a neighbour or friend to move it once in awhile, leaving it in a different spot each time. Or simply arrange for a neighbour to use your driveway for parking.
- If you have a house-sitter, make sure they're well informed. Prepare a note, printout, or drawing indicating the locations of all water/gas valves, fuse boxes, and/or main circuit breakers. Ask your house-sitter to walk through the house at every visit and look for evidence of theft and trouble with the heating.
Remember: An inactive air conditioner in sweltering heat is a good indication that nobody is at home. Tell the house sitter to call if anything's wrong in the house.



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