

PROTECT YOUR HOME AND CONTENTS WHEN YOU'RE NOT HOME

Over 200,000** Aussie homes are burgled each year, says the Australian Institute of Criminology, with the likelihood of break-ins rising while you're not home. Here are some tips to help protect you and your home and contents against theft.

Laptops, phones, video game consoles, cameras, TVs, jewellery and watches are most likely to be stolen because they are valuable, portable and easy to sell.



Check your cover

It is important for homeowners and renters not to be complacent.



Check your home and contents insurance to make sure you have the right cover, making sure items such as mobile phones and jewellery are listed on the policy to be insured for their full value.



If you're planning on going on holidays, it is a good time to review your current policy coverage matches your lifestyle. If you're going away for an extended period of time you may need to notify your insurer.



If you take items outside the house with you on holiday, like your camera or computer make sure they are also covered under Portable Contents to protect them from theft or accidental damage.

Keep expensive and small items out of sight



Try not to have expensive items like technology, jewellery, or cash visible around your home.

Consider installing a home security system



As good as your hiding spots may be, you might want to consider installing a home security system. An effective one should feature door and window sensors, glass-break detectors, motion sensors, and for an additional layer of protection, consider video surveillance. Doing so may mean that in the event of a break-in you may be able to help the police with identifying the offender.

REVIEW YOUR HOME AND CONTENTS COVER

Make sure you have the right cover



Here are some tips to help you review your insurance:

- Ensure that your insurance is up to date and relevant to your current circumstances.
- Review the sum for which you are insured, checking that it covers the replacement value of what you would like to insure.
- Check that your premium payments are up to date to ensure there are no interruptions to your cover.

- ✓ Know what you're covered for
- ✓ Review your sum insured
- ✓ Check that your payments are up to date

Be ready to lodge a claim



If you end up in a situation where you need to lodge a claim, here are a few things you can do:

- Keeping photographic evidence of your belongings and any receipts for purchases made will help with your claim.
- Making a full inventory list isn't necessary for your claim, but it will generally be helpful.

- ✓ Take photos of your belongings
- ✓ Make a list of your inventory

How to lodge a claim



- To minimise delays, we advise customers to lodge their claims online at allianzclaims.com.au. Once you place your claim, a Claims Team consultant will contact you as soon as possible.
- Alternatively you can call us on **1300 555 030**.

- ✓ Claim online for faster service
- ✓ Call Allianz on **1300 555 030**

References:

**<https://www.abs.gov.au/ausstats/abs@nsf/Lookup/by%20Subject/4530.0-2017-18-Main%20Features-Break-in%20and%20Attempted%20break-in-9>

Disclaimer

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