



# Burglary protection

By Ken Fingler, Risk Manager, HED Insurance

**W**hile most rural areas still enjoy a relatively low crime rate, crime in those areas is increasing.

When homes and businesses in cities increased their security and physical protection, thieves moved on to areas that were not as well protected. They discovered that rural homes and public facilities are often unoccupied during the day and few have burglary protection.

Most burglaries are being committed by youths. They are not skilled professionals, but they will take advantage of an easy target. **Don't make it easy for them.** Here are some loss prevention tips for homes, businesses and public facilities:

**1. Install deadbolt locks and USE them.** Deadbolt locks have a solid bolt that is difficult to force open. Lock your doors every time you leave, even if away just a few minutes. In over one-third of burglaries, there is no forcible entry – someone simply forgot to lock the doors.

**2. Install solid doors and reinforced frames.**

Outside doors and frames should be metal or solid hardwood and at least 1 3/4" thick. Solid

wood blocking behind the frame at the door lock helps prevent forced door openings.

**3. Keep garage doors and overhead doors closed and locked.**

Thieves often scout areas looking for prospective targets. Open garage doors allow them to see what you have stored there and plan ways to get in.

**4. Secure sliding doors and windows.**

Cut a broom handle to the length of the bottom track so that the window or door will not slide open when forced. Also, drill one hole through both casings and sliding window and insert a nail or pin.

**5. Secure sash windows.**

To prevent wooden sash windows from being pried open, drill a downward sloping hole into the top of the bottom window through and into the bottom of the top window and insert a pin or nail. To prevent aluminum sash windows from being broken into, purchase a track lock that blocks the window track.

**6. Mark your property.**

Mark valuables with an engraver. Marking your property and putting *Property*

*Engraved for Identification* warning signs on windows is as a deterrent to burglars and helps police in identifying and returning stolen property. Make a property ID list to assist in recovery.

**7. Purchase a monitored burglar alarm.**

A burglar alarm system can be a very effective deterrent (see Burglar alarms).

**8. Leave a light on.**

When leaving for extended periods, leave a light on. Attach a lamp and radio to a 24-hour electric timer set to go on at dusk and off at late in the evening. Close window drapes or blinds.

**9. Use proper exterior lighting.**

Place a light over every door. Double cone lights on each corner of the building will also light up windows.

**10. Work together with your neighbours.**

When you are going to be away, tell trusted neighbours and ask them to watch your property. Have neighbours or friends maintain the yard and cut the grass. Shrubbery should not hide neighbours' view of windows or doors. Have someone pick up newspapers and mail. Tell neighbours to call police if they notice anything suspicious.



### Burglar alarms

Most businesses have installed burglar alarm systems that are connected to a remote monitoring station that will notify the police in the event of a break-in. The standard alarm system has a telephone dialer that automatically calls the monitoring station when the system is activated. The weak spot in the system (that many burglars have discovered) is the telephone lines.

Cutting the telephone lines will prevent the alarm signal from reaching the monitoring station **unless** your alarm system is equipped with **line security**. While underground tele-

phone lines offer some protection from cutting the lines, the main junction boxes are usually still accessible to determined burglars. Line security provides a backup to ensure that an alarm signal gets through to the monitoring station even if the lines are disabled. The prime method of line security is utilizing a dedicated phone line that sends a regular pulsating signal to the monitoring station. The station then gets an alarm when this signal stops (ie., telephone line down).

Where dedicated phone lines are not available, an alternative is a cellular phone

back-up module that is wired into the alarm system. This module will send a signal to the monitoring station if the phone lines are not working. This system is not as fast as the dedicated phone lines as the alarm system must be activated before a signal is sent.

Some alarm systems have a module that will set off the local siren if the phone lines are cut. This will alert neighbours that there is trouble at your property.

Confirm with your alarm company that they will get an alarm even if your telephone line has been disabled. ☞

**SUPPLYING YOU WITH ALL YOUR BUILDING NEEDS!**

Lumber, Trusses, Engineered Wood  
Treated Lumber, Timbers  
Builders Hardware

**1-888-STAR-WPG**  
Fax: (204) 231-1327  
www.starbuilding.mb.ca  
info@starbuilding.mb.ca



233-8687

16 Speers Road  
Winnipeg, Manitoba  
R2J 1L8

STAR BUILDING MATERIALS

WHERE THE BUILDERS BUY!



### Insurance Solutions for Manitoba Municipalities

The Association of Manitoba Municipalities (AMM) and HED Insurance and Risk Services (HED) work together to provide municipalities in Manitoba with financial security through two unique insurance programs:

- Employee Benefits, and
- Municipal General Insurance.

Both programs operate under a protected self-insurance structure. This means that a portion of all premiums is placed in a "protected self-insurance retention fund (SIR)" for each of the programs. Any fund amount in the SIR not used to pay claims acts as a rate stabilizer which benefits all municipalities participating in that program.

#### EMPLOYEE BENEFITS PROGRAM

This program is available to both employees and council members and participation continues to grow. The Employee Benefits Program is used by 114 of 198 municipalities outside Winnipeg and offers flexible health and dental coverage options at reasonable rates.

#### MUNICIPAL INSURANCE PROGRAM

All 198 municipalities outside Winnipeg participate in this program which provides an ideal combination of comprehensive insurance protection and reduced expenses. HED also has qualified experts who provide participating municipalities with the training and tools necessary to reduce their insurance risks and costs.

HED

Hayhurst  
Ellis  
Dudek Inc.

INSURANCE AND RISK SERVICES

Tel: 204-943-0331 Toll Free: 1-800-665-8990 Web Site: www.hedinc.com