

AIG Crisis Solution
Prevention Management

Basic Residence Security Guidelines



Points to consider to improve the security of your residence

Most crimes that occur in and around the family residence are planned and as therefore require some form of information gathering by the perpetrators.

There should never be any need to confront or be surprised by and intruder.

- If we prepare our residences and offices so that we can DETECT DETER DELAY an intruder then we can protect our families and employees until expert assistance arrives.
- If we are aware of what is going on around us, we can identify what is 'out of the ordinary' and react accordingly when there are indications things are not normal.

Apartments

Apartments are generally more secure than houses, however, be wary of ground and first floor units.

There are two types of security in this type of residence:

- 1. Private security company controlled access
- Combined electronic and resident controlled access If security is breeched then all apartments could be vulnerable to robbery.

Areas of vulnerability are:

- Balconies
- Fire escape stairs
- Employee entrances
- Underground car parking
- Electronic entrance gates
- Roof areas (if connected to other buildings)
- Unexpected callers

Houses

In general, houses are more difficult to secure than apartment buildings and offices. The residence will be more vulnerable if it is detached.

There will be multiple vulnerable points around the residence; each point needs to be identified, assessed and prioritised in your vulnerability survey. Once all vulnerable areas have been identified, counter measures, equipment and procedures will need to be introduced that will:

DETECT - DETER - DELAY any potential intruder

When evaluating security we must start our survey from the surrounding areas around the residence (i.e. the neighbourhood) and work inwards, through each visible or invisible barrier, finally reaching the centre or safe haven within the property.

Threat Assessment - day and night

A threat assessment can be obtained by evaluating the security of the residence.

Key areas of concern are:

- Within the residence boundary
- Perimeter protection
- Gardens
- Entrances (doors)
- Windows
- Living areas
- Staff
- Safe havens
- Telephone
- Neighbours

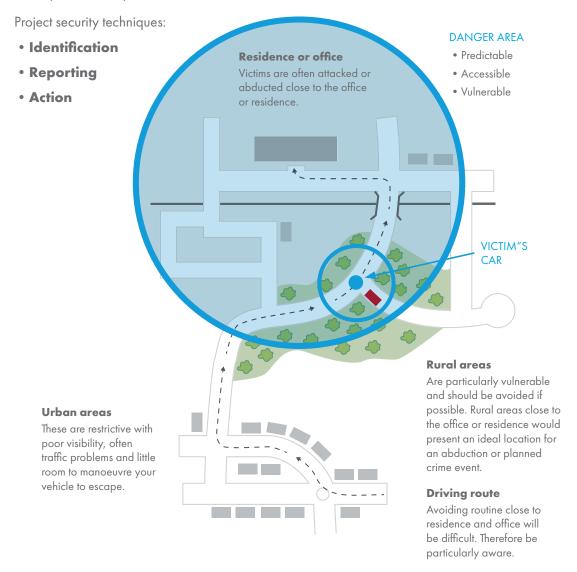
A threat assessment of your home will incorporate not just the property itself but other factors such as:

- The city and location within the city
- Neighbourhood crime situation
- The type of property
- Your personal profile
- Your company's profile
- The immediate area around your home
- Your neighbours (if any)
- If your home is situated in rural or urban area

Projection of Security

The immediate area around the residence

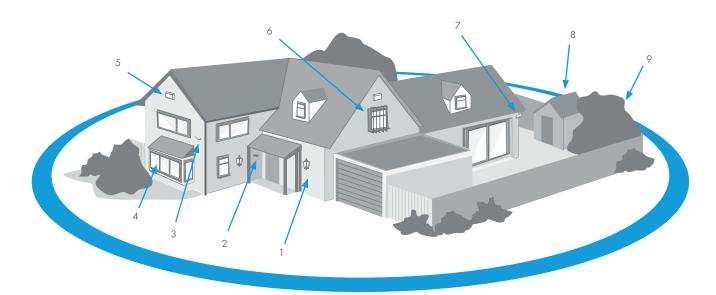
Identify vulnerable points.



Residence security

Within the residence boundary

- 1. Ensure that adequate lighting is fitted, especially at the front or back door
- 2. Covert or discreet CCTV cameras situated at the front door or primary entrance
- 3. PIR activated lighting in garden
- 4. Consider using timers to light switches
- 5. Alarm system fitted and alarm box clearly visible
- 6. Fit security grills over vulnerable windows
- 7. Install security lighting at the rear of the property
- 8. Keep garden buildings locked and alarmed
- 9. Vegetation should not assist the intruder and should be cut back to reveal perimeter fence



Perimeter Protection

- Position and coverage of lighting
- Effectiveness of the perimeter fence
- Obstacles that may assist entry
- Security of essential services to the property
- Vegetation close to the perimeter fence or wall
- CCTV: static/zoom/pan/tilt/recordable
- Key points for security staff to monitor
- Alarms: I.R./seismic/microwave/siren
- Vehicle entrances: gates and driveways
- Consider approaches to the residence (projection of security)

Gardens

- Vegetation should not assist the intruder and should be cut back to reveal the perimeter fence.
- Perimeter walls should be high enough to deter entry and clear of overhanging trees and vegetation that will give cover from view.
- Open spaces should be covered by intruder detection systems and white light that can either be Passive Infrared Sensor (P.I.R.) activated or permanently illuminated.
- Lighting: A ll external lighting should be situated to illuminate the garden and be activated by P.I.R. detector or by switch.
- Ground floor windows and entranceways should have some form of physical protection (in the form of steel grills) and be alarmed.

Entrances

Doors

Glass: A ny glass in or close to the main door will make forced entry much easier. All glass should be reinforced or protected by decorative steel grills.

Hinges: Ideally there should be three hinges on external doors and any bolts should be fixed on the opposite side of the door for maximum streng

Mail: There should be a strong spring on the letter box to prevent access. Also consider a cage attachment to catch mail and prevent any other access.

Observation: When possible use a window to observe the main entrance doorway. An upstairs door would be preferable.

Lighting: A ll external doors should have lighting that is either activated by PIR or Hinges:

should have lighting that is eithe activated by PIR or Hinges: Ideally there should be three hinges switched on during the hours darkness.

Handles: Should be strong and have a high security lock in place (more difficult to cut keys or force). Situated close to the handle should be a control of access chain and some means of observation such as observation device or CCTV.

Construction: External doors should be of either steel or timber construction with little or no glass panels.

Keys and Locks

More expensive high security locks will be harder to pick, force or cut a duplicate key. Therefore, whenever possible fit good quality high security locks.

Windows

Observation

You are easily observed from your windows. This helps criminals establish your routine and location within the residence. Move telephones (etc) away from window locations.

Ground floor windows

- Ground floor windows should be barred, but always have a key to enable escape during an emergency such as a fire or earthquake.
- Windows should have locks and separate keys.
- Double glazing glass is more secure.
- All windows should be connected to the alarm systems.
- It is advisable to install blinds or curtains and they should be drawn during the hours of darkness.

Living Areas (Floor levels and sleeping areas)

- Main entrances such as doors should have bolts top and bottom to prevent forced entry and to delay intruders while the family transit to the secure room within the residence.
- Windows and doors should be alarmed or specific areas secured by the use of an intruder detector alarm system.
- It is advisable to have separate sleeping, living and house employee quarters with a strong door to further delay any intruder.
- All family members and employees should be aware of evacuation procedures, either to the safe room or to exit the residence or office.
- It would also be advisable to install additional lighting within the residence with an alternate power source.

Employees

Accountability

All staff should be made accountable for security and anti-theft activity. This can be done through various methods. All staff should be vetted prior to employment, especially live-in maids, gardeners, nannies, etc.

Procedural security

All domestic staff should be trained in basic security procedures, awareness and the correct procedures for:

- 1. Answering telephone
- 2. Receiving callers
- 3. Securing the residence
- 4. Releasing information through casual talk
- 5. All domestic duties

Safe Havens - Safe Rooms

A safe room is a location within the residence where one can take refuge, safe in the knowledge that assistance will arrive within a short period of time. Intruders would be unaware of the existence of a safe room and would have

to search the residence to find anyone. They would also be very aware that if an alarm had been triggered they would only have limited time to search for any potential victim.

Safe rooms where initially designed for embassy staff working in embassies where there was the potential of an attack on the building.

Safe rooms should have the following:

- 1. Rienforced door (preferably ballistic protected)
- 2. Bolts top and bottom, opposite the hinges
- 3. The room would ideally be without windows
- Mobile telephone point with charging point (test the cell phone in location)

Telephone

The telephone system (including cell phones) is not secure and should be treated as such.

Good security when using the telephone is an important factor.

Some basic tips for good telephone security are as follows:

- 1. Never release more information than necessary when answering a call
- 2. Always establish who is calling when answering a call
- 3. Never be without communications of some sort
- 4. Try to avoid your name in telephone directories
- Establish a telephone duress code with your family and office
- 6. Try not to use your cell phone in public places
- 7. Use a hands free device whenever possible
- 8. Move telephones away from windows and doorways
- Ensure telephone service points are secure and that you have an alternate means to communicate

Neighbours

Security projection

- One of the key factors in establishing good security projection is to use as many people as possible to observe and gather information for you around your residence.
- One way to enhance security around your residence is to enlist the help of neighbours.
- This can be done through a neighbourhood watch system, or use your security staff to liaise with other residential security staff and establish some form of information network in the neighbourhood.

American International Group, Inc. (AIG) is a leading global insurance organisation. Founded in 1919, today AIG member companies provide a wide range of property casualty insurance, life insurance, retirement products, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance | LinkedIn: http://www.linkedin.com/company/aig. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all

information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to actual policy language. Non-insurance products and services may be provided by independent third parties. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. AIG Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN number 202628). This information can be checked by visiting the FS Register (www.fca.org.uk/register).