



## AIG PRIVATE CLIENT GROUP

# Protecting your home whilst on holiday

The holiday season is a great time to unwind and experience exotic destinations. The use of technology has allowed us to protect the homes we leave behind, and we've therefore taken the opportunity to highlight our top ten tips to ensure your future holidays remain memorable for all the right reasons.

1. **Managing social media**  
Hacking into social media accounts can be an easy way to check if your house is unoccupied and increases the chance of a burglary. Children in particular can be unaware of the pitfalls of providing details of forthcoming holidays.
2. **Electronic alarm systems**  
An approved intruder alarm is a good deterrent but don't forget to set the system and let the key holders know that you're away. A remotely monitored system can also incorporate the fire protection - so consider upgrading the fire alarm to link into the intruder alarm panel.
3. **Install time switches**  
The use of time switches for lighting and audio systems is a simple way to give the impression of occupancy thus reducing the risk for opportunist burglars.
4. **CCTV cameras**  
Modern CCTV cameras are good visual deterrents. Cameras can be used simply as a means of access control or arranged to provide full perimeter protection. Some systems allow remote viewing via your smart phone or tablet device too, which is useful if you're away from home regularly.
5. **Water leaks**  
When the home is unoccupied there is a higher risk of water damage going unnoticed. If there is daily attendance by a neighbour or staff then this can reduce the risk. Alternatively the plumber can shut-off the water supply before you leave or you could consider a water leak detection system which would turn off the water supply in the event of an abnormal flow.
6. **Allow a friend or neighbour to leave their car in the driveway**  
Some private clients also use professional house sitters while on extended vacations who can look after pets while keeping the house occupied too.
7. **While in another country**  
It is easy to relax and forget where you are when your holiday starts, which is the whole point of a holiday. However, this makes you more vulnerable and an easier target. Try to lower your profile and blend in to avoid attracting attention and ensure that you are never isolated away from your group.
8. **Store valuables in the main hotel safe**  
The guest room safes provided by hotels only have limited security features so we recommend using the main hotel safe for any valuables taken on holiday.
9. **Have a mobile phone available at all times**  
For emergencies with speed dial for the police, friends and family nearby.
10. **Remember your personal safety is more important than your personal property**  
If confronted by criminals, agree to their demands as this will diffuse the situation and avoid confrontation.

For more information about any of our risk management practices or to speak to one of our preferred suppliers, please contact Bernie Hayden, Head of Risk Management, Private Client Group [Bernard.hayden@AIG.com](mailto:Bernard.hayden@AIG.com)

Home Insurance

*Exceptional Insurance for Extraordinary Assets*

# Holidays