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SECURE YOUR HOME WHILE TRAVELING

By far, the most common threat to our homes is burglary. The FBI's Uniform Crime Reporting Program defines burglary as the unlawful entry of a structure to commit a felony or theft. To classify an offense as a burglary, the use of force to gain entry need not have occurred.

- In 2011, there were an estimated 2,188,005 burglaries.
- Of the estimated number of property crimes committed in 2011, burglary accounted for 24.1 percent.
- Victims of burglary offenses suffered an estimated \$4.8 billion in lost property in 2011; overall, the average dollar loss per burglary offense was \$2,185.
- Burglaries of residential properties accounted for 74.5 percent of all burglary offenses.

Here are some tips community association residents can use to prevent crime when they're away from home.

- Lock all doors and windows. In one in three burglaries, thieves entered through unlocked doors or windows.
- Set at least two light timers to turn the lights on and off in a logical sequence.
- Ask a trusted neighbor to watch the home.
- Activate the alarm system.
- Stop mail and newspaper deliveries.

Your home is considered a sanctuary where you should feel safe. Residents should make sure their homeowners insurance is up-to-date. **Resident owners** should consider purchasing an individual Community Association Unit Owners policy (HO-6). This policy can provide coverage for personal property, unit improvements, betterments, additions and alterations, additional living expenses, personal liability, loss assessments, and damages less than the master policy deductible. **Non-resident owners** may not need coverage for personal property or additional living expenses; however, they do have all of the other insurable exposures of a resident owner. Additionally non-resident owners can be insured for loss of rental income. **Renters** should purchase a Tenants Homeowner (HO-4) policy to provide coverage for personal property, additional living expenses, and personal liability.

If you have any questions or need further information, please contact Steve Dickerson (703-205-8788 or Steve.Dickerson@usi.biz) or Theresa Melson (703-205-8753 or Theresa.Melson@usi.biz).

September 2013



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DO YOU KNOW...?

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Find out more on the reverse.

