

# A safer and more secure home

**Britannia**

**Where membership means a great deal**

## Safeguarding your property with Britannia

*Whilst an insurance policy can provide welcome financial compensation to replace lost, stolen or damaged property, it can never repair the heartache caused by the loss of items of sentimental value or remove the anxiety of having your home broken into or damaged. Naturally, we hope you never become the victim of a crime, or suffer serious damage to your property. So to reduce the chances, we've gathered these simple but effective hints to help make your home safer and more secure.*

### Theft prevention.

*Thieves are fast workers* - When you leave your home, always lock all your doors and windows and remove the keys, even if you'll only be gone for a few minutes. Always double check rear doors and windows.

*Don't advertise your absence* - Make your home appear occupied when you're not at home. Try not to leave notes for tradesmen, or curtains drawn during the day and open at night.

*Make use of your security devices* - It's taken time, money and effort to install security devices, so use them. Locks, bolts and alarms are all extremely effective.

*Don't provide the burglar's tools* - Ladders and even garden tools are all very effective equipment for the burglar so keep them safely locked away out of sight.

*Prune shrubs and hedges* - Burglars love to work uninterrupted and out of sight. Overgrown gardens are also the sign of an unoccupied house.

*Make your home look lived in* - Leave a light on in a room when you go out in the evening (but not your hall) or time lights and a radio to come on using timer switches.

*If in doubt, keep them out* - Always insist on I.D. from callers and if unsure, refuse entry. Always use your door chain, limiter or peep hole, which you should consider installing if you haven't already.

*External lighting* - Although the majority of break-ins occur during daylight, there are burglars who prefer darkness. Outside lighting is a good way to make it more difficult for them.

*Drainpipes* - Consider applying 'anti-climb' paint, which never dries, to deter burglars using drain pipes to reach upstairs windows.

*Neighbourhood Watch* - The Neighbourhood Watch Scheme involves local residents taking a group interest in beating local crime. Even the membership stickers in windows and signs on lamp posts are an active deterrent. See the Crime Prevention Officer at your local police station to find out more.

### How to make your home more secure.

Even brand new homes are not sometimes fitted with adequate door and window locks. Good quality locks, as illustrated overleaf, are inexpensive and a major crime deterrent.

Ensure all outside doors are fitted with deadlocks carrying the British Standards 'kite' mark and fit internal locking doors, or glass panelled doors, with key operated bolts top and bottom. Windows should also be fitted with key operated locks.

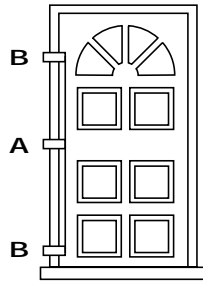
Remember a lock is only as strong as what it's attached to - be aware of weak doors or frames.

## Door locks

Locks are very important, a weak one can mean an easy entry. These drawings are designed to help you recognise the best commonly available locks for your doors and windows.

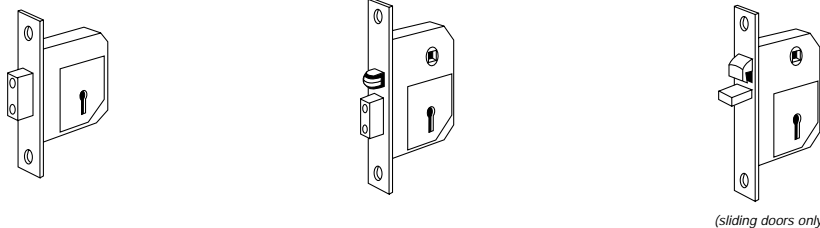
### Door locks.

Remember - where you fit locks is vital. The best positions for the door locks are shown at points A & B.



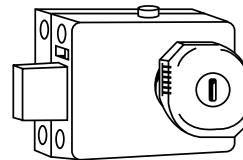
### Mortice Deadlock (A)

Look for BS3621 easily identified by the "Kite" Mark and choose 5 lever mechanisms.



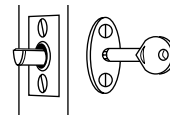
### Deadlocking Rim Latch (A)

Lockable by use of a key both internally and externally.



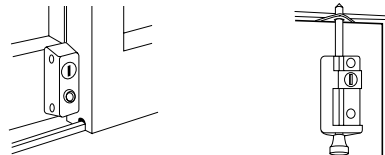
### Mortice Bolts (B)

Key operated bolts ideally fitted at the top and the bottom of doors.



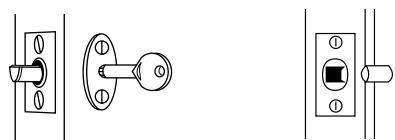
### Locks for Sliding Patio Doors (aluminium / UPVC doors)

Locks should be fitted top and bottom at the mid point of doors if a multi-point locking system is not already installed, or shoot bolts to secure the final closing leaf. In addition, an anti-theft device will provide added protection by preventing the door from being lifted off its runners.



### Locks for Timber French Door

Locks should be fitted to both leaves at the top and bottom. Plus hinge bolts on outward opening doors, in addition to the normal lock.

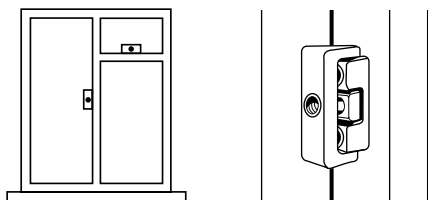


## Window locks.

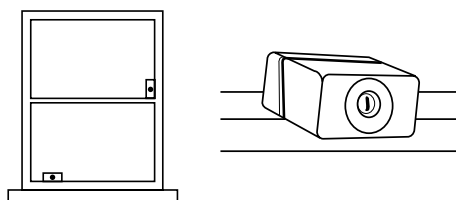
Windows are the most common route for a forced entry, but with the right locks you can make your windows a lot more secure. Pictured below are the correct locks to use for sliding and hinged windows, along with an indication of where to position them on the window frame.

The locks should be fitted on all downstairs windows and all upstairs windows accessible from a flat roof, drainpipes etc.

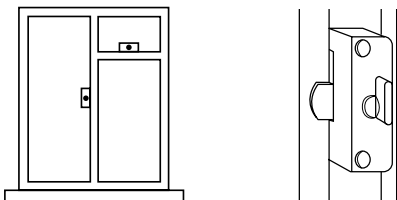
### *Hinged window lock for wooden frames*



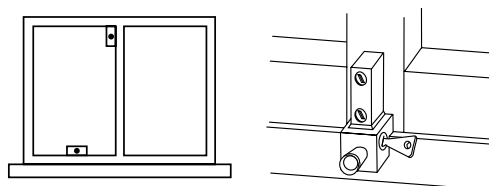
### *Sliding window lock for wooden frames*



### *Hinged window lock for metal frames*



### *Sliding window lock for metal frames*



## Alarms.

The installation of a good quality alarm system is most effective in reducing the risk of theft from the home by the professional thief or opportunist. However, no two homes are the same, so the type of alarm chosen is crucial. These range from simple infra-red or scanner systems, to expensive operator-linked systems with a direct link to the police if activated.

## Property marking.

When stolen goods are recovered, it's virtually impossible for the police to return them if they are not marked. It's a good idea to mark valuables with your name or postcode using one of the many invisible pen or engravers available. For electrical goods, take a note of any serial or model numbers, and for jewellery or antiques, keep a photographic record. If they are particularly valuable, think about installing a safe. See your local Crime Prevention Officer for advice.

## Pedal cycle security.

Bicycles are rich pickings for thieves, and both wheels should always be secured to a permanent fixture using a good quality lock. The best are 'D' or 'U' locks, but thick cable or chain and strong padlocks are also effective. Think about registering your cycle with one of the National bicycle registers, or marking the frame with your name or postcode to help identification if recovered. You could also fill out a 'Recorded Cycle' form, which is available from your local Police Station, attaching a photograph of your bicycle to it.

## Secure outbuildings.

Always fit and use good locks and padlocks on sheds, outhouses and detached garages.

These buildings often contain all the material a thief needs to break into your home, as well as some valuable items of interest to the casual intruder.

## Fire prevention.

Domestic fires are most commonly caused by misuse of cookers, faulty wires or electrical appliances, careless disposal of smokers' materials, matches or placing articles too close to heat.

Here's a few points to remember to reduce the risk of fire in your home:

- Store matches in a safe place.
- Always protect open fires by guards and have the chimney swept regularly.
- Make sure your wiring has been checked recently and a circuit breaker is installed.
- Look around your home for frayed cables or damaged plugs.
- Seek professional advice about old wiring - any alterations or repairs should always be carried out by a professional.
- Store flammable liquids correctly.

## Fire detection.

Smoke detectors are essential devices, to give you warning of a fire. They are both cheap and easy to fit and will give enough warning to enable you to leave your home safely.

Make sure any smoke detector is fitted in a suitable place, that it conforms to British Standards and has the number BS 5446 on it. Always check the batteries regularly.

## What to do if a fire breaks out.

If a fire should break out, the safety of your family should come first. Get everybody out of the house and call the fire brigade.

It's a good idea to plan your actions now. By planning an escape route, you can be sure that you and your family will get out of your home safely should the worst occur. Explain to your children about fire safety, check your exit routes and make sure everyone is aware of the location of any torches or fire extinguishers.

Consider buying a fire blanket (complying with BS EN 1869) to combat kitchen fires or dry powder extinguishers to combat small household fires such as electrical or flammable liquid fires. Never use water on electrical or chip pan fires.

## Water and storm damage prevention.

### Escapes of water.

The escape of water can cause serious problems and disruption, but there are simple measures which can be taken to reduce the chances of such an event:

- Make sure all cold and hot water pipes and tanks are correctly lagged.
- Replace washers on dripping taps.
- Check that overflow pipes are not obstructed and ball valves do not stick.

### Get to know your plumbing system.

If a pipe bursts, it will save you time and money to know the basics of your plumbing system. First, shut off the main stopcock to stop water entering from the mains. In most houses you'll find it under the kitchen sink or in an airing cupboard, but in some cases it is situated outside the property. Check with your local water company for further information.

### *Unoccupied properties.*

If your home will be empty for more than a month, it's wise to turn off the water supply at the mains and drain the system (making sure it's not linked to your central heating). If you're away for a shorter time, leave your heating on during cold spells to prevent pipes freezing. Leave your keys and information of where you can be contacted with a trusted neighbour, in case of emergency.

### *What to do if pipes freeze.*

If pipes freeze, you must defrost them slowly and with care, as follows:

- Thaw along the pipe starting from the end nearest the tap.
- Use hot water bottles, a thick cloth soaked in hot water or a hair dryer set on low to melt the ice.
- Never use a blow lamp, naked flame or warm the pipes too quickly.
- Don't leave taps running or dripping, as waste pipes can also freeze.

### *Preventing storm damage.*

If the Meteorological Office warns of possible strong wind storms, try and follow these precautions below:

- Secure garden furniture, ladders and any other items that could be blown into doors and windows.
- Park vehicles in garages or keep them clear of buildings, walls and fences.
- Close and fasten all windows and doors.

### *If damage occurs.*

If your home is damaged by storm, take the following action as soon as possible:

- Clear any debris from roofs or chimneys and use tarpaulins or plastic sheeting to keep the weather out.
- If there is any snow in the loft, clear it before it melts and causes damage.
- Remember, don't put yourself at risk. Call a builder, or use your Domestic Emergency Helpline if you have one in your insurance policy.

### *In case of a natural flood.*

If you hear a flood warning, move all you can to upper floors, taking warm clothing, food, drinking water, a battery radio and a torch upstairs. Place sandbags against doors and airbricks, and make sure you do not use electricity or gas or drink tap water until the authorities inform you it is safe.

After flooding, keep the property warm and do everything you can to help the house dry out, for example keep all doors and windows open. Wash walls with water and disinfectant and oil hinges and locks. Check under floorboards periodically for signs of dry rot and before decorating treat walls with anti-mould solution.

### *Final winter checklist.*

- Check masonry and walls and repair leaning or crumbling brickwork.
- Repair fences and gates before winter, as your insurance policy may not cover them for storm damage.
- Check aerials and satellite dishes are properly secured.
- Clear drain gratings to allow surface water to be carried away easily.
- Ensure your central heating and gas appliances are checked by an expert. The majority of gas appliances need a supply of air for safe operation. Do not block ventilators in the room in which they are installed.

Britannia Building Society is authorised and regulated by the Financial Services Authority.  
Our FSA registration number is 104879.

This leaflet is also available in large print, Braille and on audio tape.  
For further information please contact a member of staff.

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