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Make a record of all valuables

A VITAL part of ensuring you get the full amount from an insurer if you are broken into is to have a record of what was taken.

The best advice I can give is to take photos of valuables, put them on an SD card and keep it somewhere safe.

Also, write everything down. This will give you a full record of items which you can then give to the loss adjuster.

A loss adjuster is the person that insurance companies send out to claimants in order to determine the size of the loss incurred.

Of course, remember insurance is all about acknowledging a risk and taking a step to mitigate that risk at an appropriate price.

This is why every household should have an alarm system that's as much a part of their daily routine as lock-

ing their front door. If you have one, make sure you learn how to set the alarm's 'night mode' so you can decide what way the alarm will work at night when you are at home.

You don't want to open a window on a stuffy night and wake the whole neighbourhood!

And another thing worth considering is an intercom.

While home invasions (where the intruder intentionally goes in while you are there) are rare, it means you avoid having to answer the door to anybody you don't want to be face to face with.

And just remember, the odds are low, but coming home to find your house ransacked and damaged is a real pain.

The best cure is prevention — sensible home security is worth every penny. I learned the hard way.



YOU might not consider shelling out to secure your home a money saver.

However, like insurance, it's about identifying a risk and mitigating that risk at an appropriate cost.

The fact is, the proportion of houses with no alarm getting robbed is much higher than those with one.

Protecting your home from theft is a pro-active rather than reactive move.

You can't put a price on family heirlooms, and the things you can put a price on are generally not 100 per cent covered by house insurance.

Also, depending on the total level of loss, you might not be covered beyond a certain limit, depending on your policy.

So in this case, attack is the best defence.

Make your house less of a target using the trinity of burglar prevention, namely, noise (alarms), light, and time (so that getting in takes a lot of effort compared with other homes).

According to the most recent CSO figures, there were 25,380 burglaries in Ireland last year.

Given that there are around two million houses in the country, that's a 1.25pc rate of break-ins per year.

SLASHED

Having a good alarm will also save you money in other areas — your house insurance premium will be slashed for a start.

Matthew Nicholson from Glennons Insurance says 'a standard alarm will get you an average discount of 10pc on house insurance, while a monitored alarm will result in an average savings of 15pc — although you'll need to make sure that the alarm was fitted by an installer approved by the National Standards Authority of Ireland'.

Price is one thing, and we've a table for you giving a breakdown, but the actual functions are also important — and we'll untangle some of the jargon.

To start, every alarm is wired on the basis of a continuous circuit. When that circuit is broken, the alarm goes off.

Typically this is via three standard components called shocks, contacts, and PIRs.

Shocks detect blows or pulses (repeated blows), contacts are set when two sensors are parted (such as a window being opened) and PIRs are passive infra reds, which go off when a person passes through their beam.

Commonly you'll also find combis, which are shock and contact in one small unit.



Be sensor-ble... make it tough for burglars

PRICES FOR PEACE OF MIND

Securigard: www.securigard.ie

Wireless ¾ bed home package: from €495, their Garda Monitoring package at €15 per month is a best in market offer.

Covert Security: www.covert.ie

Wireless alarm package €775 VAT inclusive.

Gard Alarms: www.gard.ie

Update an old system by putting in new components (using HKC SecureWatch which is an industry standard) for €450.

EircomPhonewatch:

www.phonewatch.ie

8 Sensor alarm system €699

*Or connect an existing alarm to PhoneWatch for €299.

Alarming measures

PROTECT YOUR HOME

Cables are all run to a panel (the main operating box of the alarm) but you'll usually interface it via a keypad near a door where you come into or leave your house.

There are also wireless systems which don't need cables and we've put the price in for those too.

But remember — you'll need to change the batteries in a wireless system, so that's an ongoing cost to consider.

Plus, the sensors on your windows and doors will be bigger and more noticeable for this reason too.

Another consideration is whether to monitor your alarm or not, which can be done in several ways.

When the alarm goes off there are

monitoring companies who will call you and in some cases inform the Gardai.

Or you can often get a digicard for the panel which, when installed, will send you a text message when your alarm goes off.

Other key considerations are sliding doors to the rear — a favourite for crooks. Getting additional up and down locks installed will mean that the door can't be lifted from the runner.

Variable light timers on lamps will turn them on and off when you're not there, giving an impression there is somebody home.

A final add-on would be a Panic Alarm switch. You normally have one near the keyboard (and one in your bedroom) that trigger the alarm.

Q&A

Q IF my house is burgled, does it mean that I can't get insurance again because of it?

A If you are the victim of a break-in, then often your premium will increase.

In part this may be due to the burglary or as a result of not qualifying for hefty discounts that are available to customers who've never made a claim.

It's important to remember that if your

insurer wants to substantially increase your premium when your renewal date comes around, you should always call a broker and get quotes or do your own research on the market.

Generally, unless your claim is above a certain amount (often figures in the region of €5,000) then it won't inhibit switching, so don't let your misfortune turn into further financial pain — just ditch them and buy your cover elsewhere.

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Karl Deeter is operations manager at Advisors.ie, a firm of accountants and financial advisors.