

What To Do After Burglar Strikes

With burglaries in the United States occurring on the average of about once every 30 seconds, more and more homeowners are suffering the traumatic experience of coming home to find a housebreaker has paid a call, reports the Insurance Information Institute.

In 10 Midwestern states during 1971, the latest year for which complete statistics are available, the FBI reports that more than 400,000 burglaries were attempted or committed. Residential burglaries tend to account for about 60 per cent of the time, but break showing an increase nationwide of 14 per cent.

With the statistics unflinchingly mounting against the property owner, the institute offers the following guide, particularly for those who discover that the burglar already has done his work:

Notify your police department immediately. Leave your home exactly as it was when the crime was discovered to help the police make a concise report and proper investigation.

A complete inventory of the contents of your home is most valuable at this point to enable you to give the police a detailed account of what was taken and its value. If you don't have such an inventory, get busy right now and prepare one. List the item, color, manufacturer, serial number, purchase price, date of purchase and where it was bought.

After the police have gone, contact your insurance agent. He has a reading of the insurance policies and will give you professional advice on what to do in making a claim under the theft provision of your homeowners policy.

Again, an inventory of your possessions is important. It is difficult for your agent or the insurance company claims adjuster to help to the extent they would like if you cannot remember what was stolen or furnish some documentation of its value.

The inventory made in a calm, methodical and unhurried manner will be far more accurate than one made after the fact, when you are upset and suffering from the shock of your loss.

Under your homeowners policy, the total amount of insurance on the contents of your home is 50 per cent of the value of the dwelling. If your home is insured for \$30,000, your homeowners policy covers the contents for \$15,000.

In cases where the homeowner may think this latter amount may be too little, additional coverage can be provided. For apartment dwellers, no specific coverage is automatically afforded. Policy amounts are provided at the request of the tenant based on a certain underwriting limitations.

There are limits on the amount of coverage for certain items written into most policies. For example, jewelry and furs are limited to \$500 in the aggregate. There is a \$100 limit on money, stamp and coin collections. A \$500 limit is imposed on securities, bulbs and letters of credit. The \$500 limit also applies to watercraft and trailers.

To obtain additional coverage on these items, they must be insured under a scheduled property (float) with appraisals attached to the policy. This all-risk physical loss policy will protect your special color, manufacturer, serial number, purchase price, date of purchase and where it was bought.

The silver service you inherited or received as a wedding gift is covered under your homeowners policy. However, antique silver appreciates in value over the years, making it more valuable today than it was when originally bought.

The same applies to works of art. Thus, a professional appraisal made before the burglar strikes is the best method to establish the true value of whatever is stolen. Again, proof is the name of the game, for an insurance company must have evidence to justify your claim.

Most homeowners policies are sold with a deductible of \$50 or \$100. This means you agree to assume the first \$50 or \$100 of the loss yourself. The deductible applies after depreciation is considered.

The insurance adjuster is highly trained, and the most important factor in determining depreciation is good judgment. Depreciation will vary with usage, which in turn varies with each individual and family.

Articles composed of highly durable materials, such as gold, silver, platinum or other precious metals do not deteriorate appreciably, while those of less durable composition may depreciate 10 per cent a year. Certain style changes in clothing have the effect of lowering the value of the item drastically, despite the fact that the material itself might not be worn excessively.

An example of depreciation used in adjusting insurance losses can be cited in the case of a stolen stereo. The reasonable average useful life of a record player is 10 years. This means it will depreciate 10 per cent each year of use. A refrigerator's average useful life is 15 years and will depreciate seven per cent a year.

The insurance adjuster computes the purchase price of the item based on your bill of sale, canceled check or payment record. He then figures the depreciation and the amount of the deductible in your policy to arrive at a fair and equitable settlement.

It is at this point that many people realize their insurance company is not going to replace the stolen TV with a new one. In the case of a new

one, yes, less the deductible in your policy.

In many instances such items as rings, necklaces, pins and furs are overinsured. A housewife might insure her diamond ring for \$1,000 although it cost only \$800 and has been appraised at that amount. The insurer is free to replace the ring with one of like quality obtained from a reputable jeweler and is not obliged to pay the face amount of the policy, in this instance \$1,000.

Insurers discourage overinsuring and make every effort to write policies rejecting the true value of the insured article. Furs, mink coats and the like also may be replaced to those of like quality from reputable furriers upon proof of loss.

No one profits from burglary except the thief. No

matter how much insurance a home owner carries, he is still going to absorb the deductible amounts and presumably will have to replace the stolen articles.

In the case of articles having absolutely no monetary value but are irreplaceable for sentimental reasons, he is going to suffer the heartache of loss.

The institute suggests the chances of a burglar visiting your home will be minimized if you will exercise a few common sense precautions.

Don't invite a burglar in by leaving doors and windows unlocked. Burglary is a crime of stealth, and the more trouble a thief has in gaining entry the easier he will become discouraged.

Leave lights burning at night and use double locks on doors. Put valuables in a safe

and have a neighbor watch the house if you going to be away. See your insurance agent about "Operation Identification." This theft-guard program consists of engraving your driver's license number on all articles of value in your home for easier identification later by police. Decals for doors and windows act as an effective deterrent to the would-be thief.

Above all, the institute stresses the importance of an inventory and retention of appraisals and proofs of purchase of all household items.

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