

Burglary prevention checklist

Burglary is a crime of opportunity. Research into the crime indicates that burglars look for places that offer the best opportunity for success. In choosing targets, burglars look for locations that contain something worth stealing and then select those that look easy to break into. Burglars appear to be strongly influenced by the look and feel of the business they are planning to burglarize. Burglars also have no regard for private property and will be as destructive as necessary to break in and obtain cash or other items of value. They will readily cause hundreds, even thousands, of dollars' worth of damage to commit the crime. However, if the exterior of a business appears to reflect attention to security, the burglars will likely look for an easier opportunity.

The location of the business can affect its risk of burglary. A business located in a high-crime area, in a remote area or in a poorly lit area is at greater risk of burglary. The local police can provide statistics on burglary for the area. The business's hours of operation can also affect its risk of burglary. A business that is open 24 hours/day, seven days/week would be less vulnerable to burglary than one that is closed during nighttime hours.

In assessing a business's risk of burglary, some basic questions need to be considered. These include:

- Is the merchandise considered high-risk target items, such as computer components, or a desirable consumer product, such as home entertainment equipment? The more valuable or desirable the merchandise, the greater the risk of burglary.
- Are there structures or equipment in outdoor areas that could be used by a burglar to gain entry? For example, a ladder or fire escape could be used by a burglar to access the roof or an upper-story window.
- Is there a structure, building alcove or overgrown foliage that could provide the burglar with cover to work without fear of being seen?
- Are interior and exterior lighting levels adequate? Lighting serves as a strong
 deterrent to burglary, since burglars do not like to be seen. The *Lighting Handbook*,
 published by the Illuminating Engineering Society of North America, provides
 information on lighting systems and recommended illumination levels.
- Are exterior lighting fixtures protected against breakage, and are damaged lighting fixtures or burned-out bulbs replaced as soon as possible?
- Are windows, doors, including loading dock doors, and other openings, such as roof hatches, securely locked?
- Are the premises protected by a central station burglar alarm system? An outdoor sign indicating that the facility is protected by an alarm system can serve as a

deterrent.

- Is high-value merchandise secured in a burglary-resistant safe or other security enclosure during non-business hours? If there is a burglar alarm system, it should also protect the safe.
- If burglars were to successfully enter the premises, would it be easy for them to get goods out? For example, forklift trucks that have been left with the keys in the ignition, and side and rear entrances, as well as doors to loading docks that are easily opened from the inside will enable burglars to move goods more efficiently out of the building.
- Are goods marked in ways, such as with serial numbers or trademark emblems that permit them to be traced to their origins, making them harder to be disposed of easily?
- Are loaded cargo trailers secured to prevent their being stolen? Otherwise, thieves could easily hook up a tractor to a trailer and drive off with the cargo?

Copyright © 2017 ISO Services Properties, Inc.

To learn more about Hanover Risk Solutions, visit hanoverrisksolutions.com

The recommendation(s), advice and contents of this material are provided for informational purposes only and do not purport to address every possible legal obligation, hazard, code violation, loss potential or exception to good practice. The Hanover Insurance Company and its affiliates and subsidiaries ("The Hanover") specifically disclaim any warranty or representation that acceptance of any recommendations or advice contained herein will make any premises, property or operation safe or in compliance with any law or regulation. Under no circumstances should this material or your acceptance of any recommendations or advice contained herein be construed as establishing the existence or availability of any insurance coverage with The Hanover. By providing this information to you, The Hanover does not assume (and specifically disclaims) any duty, undertaking or responsibility to you. The decision to accept or implement any recommendation(s) or advice contained in this material must be made by you.

LC NOV 2018 11-217d 171-0835 (11/18)

© 2020 The Hanover Insurance Group, Inc. All rights reserved

All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage.