

## Stay protected from home invasions

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As a jeweller, you're aware of the risks you face when working and travelling with jewellery. However, if you're not also following sound security procedures at your home, you may be exposing yourself and your family to potential risk.

Home invasions can turn violent and even deadly, so understanding how to keep your family and home safe and secure is critical. Several years ago in Ontario, a jeweller found his own family under attack by someone who carefully targeted him and planned the robbery in advance. The police reported that an armed man forced his way into the home of a jewellery store manager, struck the manager's wife in the jaw, and tied her up. The couple's seven-month-old baby was also home.

When the store manager arrived home later that evening, the suspected criminal overtook him, leaving him bound and gagged. The suspect left with his car, the keys to the store, security codes, and the combination to the store safe. The couple was able to free themselves an hour later, but the police were not able to apprehend the suspect.

In March 2013, Toronto police arrested five men who are suspected of committing numerous robberies in Toronto. Ten of these robberies were home invasions of victims connected to jewellery businesses, six of which took place earlier this year. The trend of home invasions seems to be escalating.

To avoid a scary situation happening at your home, Jewelers Mutual Insurance Company has the following recommendations:

- When choosing your home, evaluate the context of the location, including the street (dead-end vs. heavily traveled street), closeness of neighbors, and parking arrangements.
- Choose a reliable burglar alarm system for your home, and instruct family members about how to effectively employ it.
- Install proper lighting around the entire perimeter of the home with motion sensing floodlights mounted high enough to prevent tampering, whenever possible.
- Lock your doors and windows and set your perimeter alarm when you're at home.
- Never unlock or open the door unless you know who it is.
- Look through the door's peephole to identify the visitor. If the individual is making a service call, ask the individual to provide appropriate identification and contact the service company to confirm/verify that they did, indeed, dispatch a service representative. Also, confirm the representative's name and identification before allowing the individual to enter your home. Do not open your door if you do not feel comfortable.
- Do not keep jewellery merchandise at your home.
- Keep your personal valuables in an appropriate burglary-resistant rated safe that is well hidden.

- Have an unlisted and unpublished telephone number. Carry a charged cell phone with you at all times, keeping it next to you when you sleep.
- When using valet parking or having your car serviced, provide only the necessary car keys, not your entire key chain with your house key on it.

Most home invasions are preceded by some form of casing, in which the criminals study family patterns, as well as store procedures. These aren't random events; criminals do their homework before attacking. When criminals observe a store's opening and closing procedures, they are able to identify their targets based on who has keys to the business, who can operate the alarm, and who can access the contents of the jewellery safe(s).

As with most theft, you can try to prevent these crimes before they happen by being alert for suspicious activity or people. Jewelers Mutual has the following recommendations:

- If you see any suspicious persons, activities, or vehicles in your home or work area, do not hesitate to contact local law enforcement. If something or someone looks suspicious, trust your instincts and act on them by calling the police.
- Be alert when travelling to and from work to make sure no one is following or watching you.
- Look around before opening your garage or house door for anything that appears suspicious. If you're not comfortable, leave the area and call the police.
- You may want to keep a logbook at your business that employees can use to write down all suspicious activity. Have them record details such as license plate numbers, physical descriptions of suspect vehicles and individuals, dates, times, and other information regarding suspicious incidents that may later be helpful to police.
- Join your Neighborhood Watch Program, or start one in your community. Trusted neighbors can also help identify suspicious people in your area.
- Educate your family members and temporary house guests about what to look for and what to do if they encounter a suspicious situation. Make sure they also observe the same sound security precautions you follow, such as keeping the doors locked and not opening them to unknown visitors.

For more information about securing your home, visit [JewelersMutual.ca](http://JewelersMutual.ca) or contact Jewelers Mutual at [communications@jminsure.com](mailto:communications@jminsure.com) for a free security brochure. For an updated crime prevention manual from Jewellers Vigilance Canada (JVC) or for the most updated crime data, contact JVC at 800-636-9536 or [info@jewellersvigilance.ca](mailto:info@jewellersvigilance.ca)

To learn more about Jewelers Mutual's coverages or to find an experienced insurance broker in your area, contact Jewelers Mutual at 800-558-6411.