

Alarms And Locks Are ‘Good Measures To Keep Homes Safe’

Although many Britons appear keen to protect their homes, a lack of vigilance could be placing properties at risk, new research indicates.

January 12, 2008 (FPRC) -- In a study by Legal & General, a smoke alarm was found to be the most popular security feature that consumers have installed to keep their home safe accounting for some 84 per cent of people surveyed. Meanwhile, 77 and 73 per cent of Britons have window and door locks fitted respectively. An equal proportion of Britons (30 per cent) are either members of a neighbourhood watch scheme or have a security alarm. Meanwhile, 37 per cent of people have security lights fitted.

For homeowners looking to implement the above features, or any other security measures, applying for a home loan could be one way in which to finance such expenses.

The study also indicated that a third (33 per cent) of homeowners have never checked their loft insulation. Meanwhile, a slightly higher proportion (34 per cent) have not looked at their pipes and lagging, with some 28 per cent failing to take the time to make sure that their boiler is in good condition. Such figures come as the insurance company claims that the prospect of colder weather increases the possibility of freezing conditions.

Some 38 per cent are yet to check their drains even once, while a quarter of respondents also do not look at their guttering, despite the fact that heavy rainfall often occurs during the winter months. It was suggested that carrying out such “simple checks” could help people prevent water damage from affecting their property.

In addition, findings from the financial services firm showed that one in ten have never tested their smoke alarm, while half have not had a check on their wiring carried out. “Worryingly” more than 50 per cent of homeowners have not made sure that their security alarm works.

In the event of a faulty alarm, those homeowners who find that they have been burgled may develop difficulties in meeting various demands on their finances, such as personal loans, credit cards and household bills.

Elaine Parkes, head of technical services for Legal & General’s general insurance business, said: “The survey has helped us gain a better understanding of today’s homeowners’ security and safety concerns but it is clear that we need to improve awareness of the precautions and checks we all should take to protect our homes.”

Ms Parkes added: “Installing a burglar alarm, good-quality locks and security lighting or living in a neighbourhood watch area are all good preventative measures to help keep our homes secure. But a few simple checks could mean that our properties are safer and so avoid the need to make a claim under a household insurance policy.”

For consumers looking to install features, such as locks and burglar alarm, in a bid to improve the safety of their property, taking out a competitively-priced home loan could be advisable. Last month, it was suggested that consumers be particularly security-conscious over the festive season.

Research conducted by Halifax indicated that some four million Britons may have left their homes an easy target for robbers, as 19 per cent of those surveyed state that they did not plan on improving the security of house during the Christmas and new year period. Marty Foulds, senior claims manager for Halifax Home Insurance, advised homeowners “to take measures to safeguard their home” and ensure any expensive items are kept away from the prying eyes of prospective thieves.

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