

## Homeowners Shown To Have Slack Attitude To Security

*A significant number of Britons may find that being the victim of a burglary is just the start of the strains which they come under.*

April 27, 2008 (FPRC) -- In research conducted by Zurich Insurance it was revealed that about one in three homeowners - about six million - think they are able to force entry into their homes. Meanwhile, a tenth of such consumers have stated that they have actually done this. The study also showed some 57 per cent of respondents claim that they are guilty of lapses in security such as leaving keys in locks or keeping windows left open when leaving the home, with 17 per cent of respondents citing their forgetfulness as the reason for putting the safety of their home at risk.

The financial services firm pointed out that should consumers be able to easily force entry into their home then it is time for them to consider improving the security of their property.

Commenting on the figures, Mike Quinton, managing director for direct and partnerships for Zurich Insurance, said: "If homeowners can break-in to their own properties that's a major warning sign for them to take stock of their security measures."

Following on from being the victim of a break-in, those consumers who do not have adequate insurance or indeed lack a policy altogether may find they have to dip into their own pockets in order to meet the cost of repairs to their home and replace items. This could see them develop difficulties in managing various areas of their finances such as personal loan repayments, credit cards and mortgages.

Meanwhile, a study of former burglars revealed that 87 per cent of respondents believe that most robberies are carried out on an opportunistic basis, often after noticing that a window has been left open or there is not a burglar alarm for example. In addition, the ex-thieves stated that security features - such as window locks and light timer switches - can act as a great deterrent.

Bob Turney, probation officer, added: "Burglars want an easy way in - and most burglaries are simply a result of thieves taking advantage of householders who've left their homes wide open and there for the taking. Windows left open, shoddy locks, or when it's blatantly obvious that people are away are some of the most common mistakes made. And if you know that your home security isn't what it should be and can break into your own property in less than five minutes, a professional burglar can do it in half the time."

Consumers looking to improve the security credentials of the property might wish to consider taking out a loan. By doing this, borrowers may be able to purchase security lights and alarms, in addition to replacing old locks and doors with new ones. The additional financial assistance that a loan provides could also allow homeowners to purchase comprehensive home insurance cover. A home loan for this purpose might also be of help for those wishing to carry out home improvements after a More Than study showed that three out of five people struggle to afford the cost of renovations after moving into a new home.

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