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AAMI



SECURITY

home security index

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One in ten Australians has experienced home intrusion

One in five people don't warn their neighbours after experiencing a burglary



This is the eighth annual *AAMI Home Security Index*, formerly published as the *AAMI Car and Home Security Index*. It is published to inform and educate the community about trends in home crime and security. The Index is based on data collected from two sources: an independent survey of more than 2400 Australian adults and an in-depth analysis of insurance claims lodged in 2004 by AAMI policyholders in the Australian Capital Territory, New South Wales, Queensland, South Australia, Tasmania and Victoria.. The survey was conducted in the following areas:

- Adelaide/regional South Australia
- Ballarat, Bendigo & Shepparton
- Batemans Bay, Bega & Ulladulla
- Brisbane
- Canberra
- Central Queensland
- Coffs Harbour & Port Macquarie
- Dubbo
- Geelong
- Gold Coast
- Hobart
- Launceston
- Melbourne
- Newcastle & Gosford
- North Queensland
- Sunshine Coast
- Sydney
- Toowoomba/Darling Downs
- Wagga Wagga & Griffith
- Wollongong & Nowra

Intruders become more brazen

One in ten Australians (11 per cent), has personal experience of home intrusion – where a thief has broken in while they were at home.

Of the people who experienced home intrusion, half (49 per cent) became aware that the intruder was on the property. Of those who became aware of the intruder, 68 per cent confronted them, and in one-quarter of these situations (24 per cent), violence ensued.

Common times for theft

According to AAMI's claims statistics for 2004, burglaries were most common on Fridays (more than 16 per cent) between the hours of 8 am and 12 pm. The most common month for burglary was December, where more than 11 per cent of all claims were reported.

Burglary a common experience

Many Australians (38 per cent) have experienced a burglary at some point in their lives.

People who live in metropolitan areas were far more likely to experience a burglary than people in regional areas (43 per cent compared with 29 per cent in regional areas).

One in 20 people (5 per cent) who have a garden shed have had it broken into. This crime occurred most often in South Australia, where ten per cent of people said their shed had been broken

ACCORDING TO AAMI'S CLAIMS STATISTICS FOR 2004, BURGLARIES WERE MOST COMMON ON FRIDAYS.

into. Nationally, of those who have garden shed, half (52 per cent) admit it is not as secure as it should be.

Neighbours not warned of crime

One in five people (21 per cent) did not warn their neighbours that a thief was at work in the area after the burglary occurred. People in New South Wales were most likely to warn their neighbours (88 per cent did so) and Victorians were least likely (69 per cent).

Homeowners were more likely to warn neighbours after a break-in than renters (83 per cent did compared with 63 per cent). The likelihood of communicating with neighbours about theft increased with age – 62 per cent of 18-34-year-olds

did so, compared with 83 per cent of those aged 35 and older.

Some forget basic security

Despite the knowledge that most theft is opportunistic, some people still forget to attend to basic security around their homes.

One-third of Australians (36 per cent) admitted they had been known to leave their front or back door open when they probably should not. This was least common in Victoria (31 per cent) and the Australian Capital Territory (25 per cent). Most of those who had no security features at all in the home, such as deadlocks, window locks or alarms, left their doors open (59 per cent).

KEY FINDINGS

- **Four in ten** Australians (38 per cent) has experienced a break-in at some point in their lives.
- **One in ten** Australians (11 per cent) has been burgled while someone was at home.
- **Almost half** of Australians (44 per cent) do not investigate or call the police when they hear a home alarm.¹
- **One in seven** Australians (14 per cent) say they have no home or contents-related insurance to protect their home and possessions.
- **One in ten** people (10 per cent) do not have any security at all in their home, such as deadlocks, window locks, alarms, security grills or safes.
- **One in 20** Australians (5 per cent) do not take any security measures to protect their home when they go on holiday.²
- **One in five** people (21 per cent) don't warn their neighbours about thieves in the area after they've been burgled.

One-third of people with deadlocks (34 per cent) said these locks were not always activated when they should be. A similar proportion of those with window locks (38 per cent) said their locks were not always activated when they should be. People who have experienced a burglary at their current home were more likely to be vigilant with home security – 27 per cent who have experienced a burglary at their current home said their locks are not always used compared with 41 per cent who had not experienced a burglary at their current home.

Four in ten people with home alarms (42 per cent) said they sometimes go out without turning on their alarm. This number was lower among people who had experienced a burglary at their current home – of them, one-third (33 per cent) said they sometimes go out without turning the alarm on.

Alarms ignored

Almost half of Australians (44 per cent) said they do not investigate or call the police when they hear a home alarm. Just 21 per cent of people believed an alarm was the most effective security measure to protect their home when they go away on holidays.

Holiday anxiety

One-third of Australians (35 per cent) are apprehensive about going on holidays in case they are burgled while they are away. Not surprisingly, people who have been burgled at their current address are more likely to say they are anxious about

a break-in when they go on holidays compared with those who have not (44 per cent compared with 34 per cent).

Most Australians (95 per cent) take some kind of security precaution when leaving their home for an extended period of time. Most people (85 per cent) ask a friend or neighbour to keep an eye on their home or collect their mail. Four in ten (41 per cent) leave a light on in the house and one-third (33 per cent) leave devices on timers, such as a sprinkler or lights. A similar proportion (35 per cent) tries to arrange a house sitter. Three in ten people (28 per cent) activate an alarm system.

When asked which of the above measures were most effective, generally, people felt that a human presence was the best deterrent to thieves. One-third (35 per cent) felt that asking someone to keep an eye on their home or collect their mail was the most effective deterrent to being burgled. As popular was arranging a house sitter (34 per cent).

Securing our homes

One in ten Australians (10 per cent) has no security features in their home at all. Many people, however, had more than one security feature. Seven in ten (71 per cent) had deadlocked external doors, 64 per cent had window locks and 29 per cent had an alarm system. People in regional areas were twice as likely not to have any security in their home when compared with those in metropolitan areas.

Incentives for extra security

One in seven people (15 per cent) have

NINE IN TEN PEOPLE (88 PER CENT) BELIEVE A BARKING DOG IS GOOD DETERRENT TO THIEVES.

invested in more sophisticated security measures such as video surveillance, card access or security patrols. Tasmanians were least likely to have this extra security (8 per cent) and people in New South Wales were most likely (18 per cent). Newer homes were also more likely to have these features – 24 per cent of homes aged less than 10 years had these and just 11 per cent of homes aged 21 years or more had them.

Just over half (52 per cent) of people who do not have any of these sophisticated security measures would consider at least one of them if they received a discount on their insurance as a result.

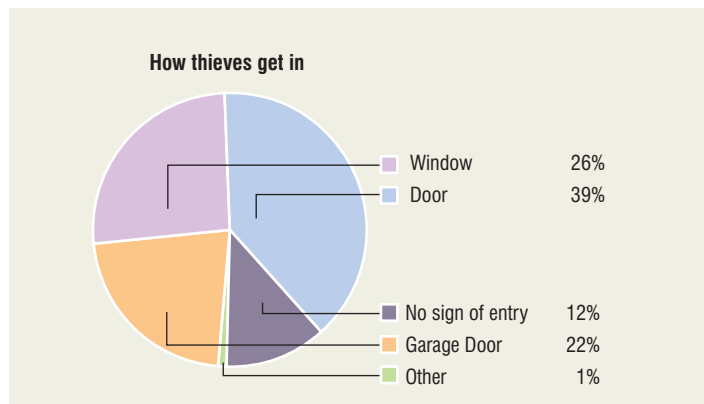
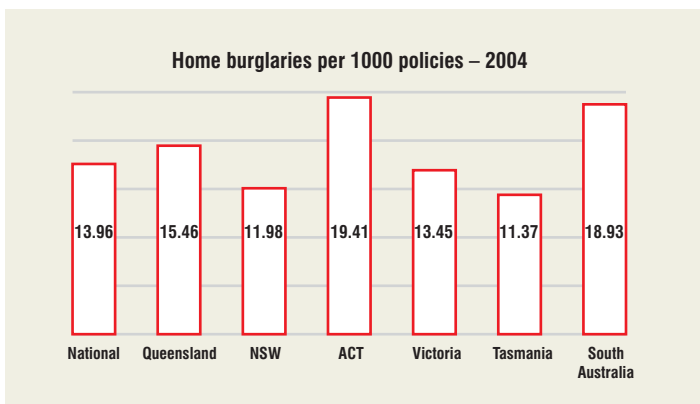
Two in ten not insured against theft

Eight in ten (81 per cent) Australians reported that they had contents insurance in case of theft from their home. Homeowners are far more likely to have home insurance – 92 per cent of home owners said they had home insurance compared with just 52 per cent of renters.

Fourteen per cent of Australians has no insurance for their belongings.

Many keep records of belongings

Most people had at least one measure in place to assist them in making an insurance claim if their home was burgled. Half (47 per cent) had a list of possessions and their approximate value.



Source: AAMI Claims data 2004 (no statistics available for Northern Territory)

