



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 in order 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' hours of operation can also affect its risk of burglary. A business that is open 24 hours/day, 7 days/week would be less vulnerable to burglary than one that is closed during nighttime hours.

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

- Is the merchandise considered a high-risk target item, 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.
- Is there equipment or structures 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?
- Is 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 ©2014, ISO Services, Inc.

CH-20-17 1/22/14

The information, suggestions and recommendations contained herein are for general informational purposes only. This information has been compiled from sources believed to be reliable. Risk Consulting Services do not address every possible loss potential, law, rule, regulation, practice or procedure. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any such service. Reliance upon, or compliance with, any recommendation in no way guarantees any result, including without limitation the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations. No responsibility is assumed for the discovery and/or elimination of any hazards that could cause accidents, injury or damage. The information contained herein should not be construed as financial, accounting, tax or legal advice and does not create an attorney-client relationship.

This document is not intended to replace any recommendations from your equipment manufacturers. If you are unsure about any particular testing or maintenance procedure, please contact the manufacturer or your equipment service representative.

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) | www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this document.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

© American International Group, Inc. All rights reserved.