

The Home Invasions Threat

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A home break in occurs every 30 seconds in the United States. Department of Justice statistics reveal that there are over 1.65 million home invasions per year, resulting in an average loss of nearly \$3,000 per invasion (simplyinsurance.com). Helping clients prevent home invasions as well as understand their rights when confronted with an intruder, is another value-added service of the professional insurance agent.

Home invasions differ from burglaries by the expectation of the criminal. In burglaries, the goal is to get in and get stuff without being caught. Home invaders are looking to extort as much cash and possessions as possible, and also to terrorize the inhabitants. While there are a number of types of property crimes, home invasions are arguably the most frightening, since, by definition, they happen when someone is in the home. Most home invasions are random. Targeted home invasions are more aggressive as the perpetrators usually put more thought and planning into the act and pick their victims based on personality or possessions.

Steps can be taken to reduce the chance of a home invasion. Criminals usually look for the easiest targets. They avoid high traffic areas and locations with visible security protection. Cameras that synchronize with smart devices, especially if there are instant notifications or two way communication, can go a long way

towards deterring or capturing someone trying to break into a home. Alarms and motion sensor lights are other effective deterrents. Smart locks provide notifications if the homeowner forgets to lock the doors.

Avoid tempting crooks by closing shades and blinds on windows and doors when away from home. Eliminate blind spots such as bushes that can block a camera's view. Secure all entries, especially those in the back yard and out of sight.

Some home invasion statistics are surprising. Less than 1 in 5 homes have security systems. Most invasions happen during the day. Burglary rates have actually decreased in the past few years, most likely due to the pandemic and more people being home, as the majority of break ins occur when nobody is home. Poor households are more likely to be burglarized than affluent households. This may be in part due to the fact that poor households are less likely to have alarms and security systems.

State laws vary regarding how victims may respond to an invader. The Castle Doctrine literally means your home is your castle. In New York and some other states, including Pennsylvania, a homeowner is within their right to use deadly force against someone who is in their home unlawfully. Some states' duty-to-retreat laws



require the homeowner to attempt to escape or defuse the situation before using force. In some cases, the use of violence or force in the response is considered acceptable if the level of the response (force) is commensurate with the perceived threat.

Insurance can repair damage to the home or other structures caused by a home invasion, and it can replace some items that are taken, subject to any deductibles. However, insurance cannot change the emotional impact. Helping clients protect their property and families from home invasions is another sign of the true insurance professionals.

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