



The Real Costs of a Home Burglary A&M Security Risk Assessors documents The Financial and Emotional Stress of a Break-In.

Introduction

Burglary is a growing concern for everyone across Ireland. It has affected cities, rural and suburban communities without distinction. There is no single widespread answer that can get rid of burglary and property crime, and the Gardaí are stretched to their limits investigating crime. With the serious economic downturn and employment crunch in Ireland, It's no wonder burglary is on the increase.

When you watch TV and read magazines, you know that the home security industry makes use of scary and unwanted break-ins in advertisements, and fear is cited as a common reason for purchasing home security systems. While burglaries are undesirable and often preventable, ads never address the technical aspects of the crime. It is hard to know in advance what the actual cost will be if your home is robbed, since each burglary is unique, but there are many common losses that you may have.

Every burglary also has an emotional cost. It is virtually impossible to predict the emotional costs of a burglary has on the residents of the home, especially if they are children, but there are usually serious side effects.

This document seeks to define the burglary crisis, identify the actual financial and emotional costs suffered by victims, and suggest solutions to help reduce these costs.

What Makes Your Home More Vulnerable To A Burglary?

There are many factors why your home may be burglarized, but there are some common features that make specific homes vulnerable to entry and property theft. Most importantly, burglars do not want to be seen while stealing your valuables from your home and they don't want to get caught afterwards. Here is a partial list of the common factors that have attracted burglars to homes:-

- Exterior Beaded Window Panes
- A Single Visible Door Lock on your doors
- Weak security devices, including open or unlocked windows and doors
- Poor security habits
- Empty refuse bins still at the end of your drive
- Overgrown landscaping which provides concealed access to entry points
- Curtains and blinds pulled all day and night
- Porch light on all day and night.
- Easy access to an escape route
- Local knowledge of your possessions



If your home has several of these features, it can provide spur of the moment incentive for a burglar, or encourage a burglar to spend time observing your home and plan a burglary.

The meaning of the word “Burglary”

In order to evaluate the cost of burglaries, let's make sure we understand the term. The general definition as stated by the Security Institute of Ireland.

“A person is guilty of burglary if he or she enters any building or part of a building as a trespasser with the intent to commit an arrestable offence,” theft.”

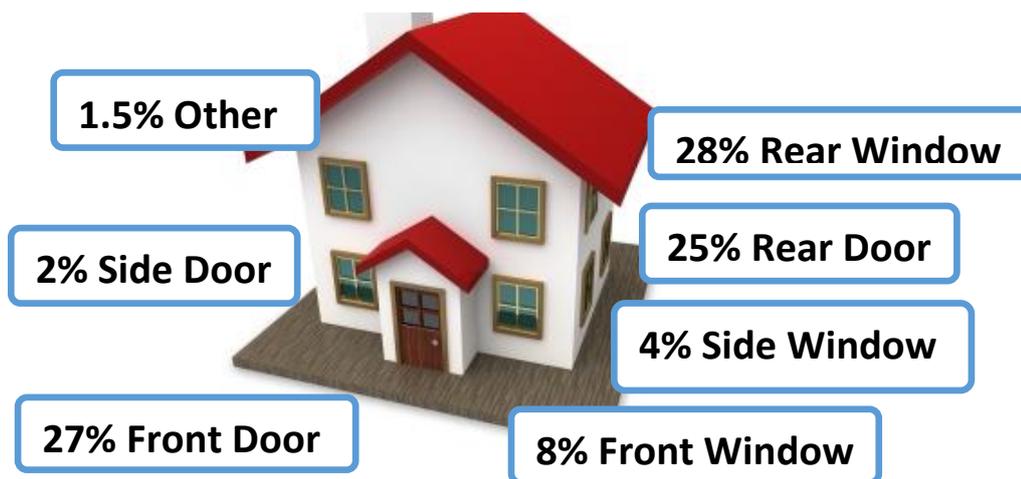
The burglar does not need to use force in order to enter the property, but can enter through an unlocked or open entrance. Any type of property can be burglarized, regardless of whether it is a house, apartment or shed.

Can a Burglary Really Happen to Your Home?

The Gardaí have collected accurate data on specific burglaries over the past years.

2014 Burglaries Statistics:-

Facts released by An Garda Síochána
Main Entry Points by Burglars to your home



How much will a Burglary Cost You?

If you are burglarized, there can be many expenses from that single burglary event. These costs depend on the force used by the burglar to break into your home, the amount of property that was stolen, and the coverage of your insurance.

Insurance Costs

When evaluating the replacement costs of the stolen property, insurance plays a significant role.

Even if you have a security system and insurance, you will be responsible for paying the excess.

The average insurance excess ranges from €250 to €1000.00. You may also have the burden of proof, proving that you actually owned the items you claim were stolen.

Irreplaceable heirloom and sentimental items will only be replaced for the actual cost of the items. These items may never be recovered, resulting in a permanent loss.

Insurance premiums often increase after the burglary so this may be a permanent future cost resulting from the burglary. This cost will vary depending on your location, policy coverage and excess amount.

Replacement Costs

If you do not have insurance coverage, you will need to pay to replace every stolen item from your own means. This is very expensive for many people, therefore you may need to live without them.

Your Home Repairs

Your home may have significant damage and may require costly repairs. Replacing a door can start at €750.00 and go up depending on the size and style of the door. A locksmith may charge €120.00 as a call-out charge, to fit new locks on several doors will significantly add to the locksmith invoice.



If any windows are broken average replacements costs are about €450.00 per window. There may be additional damage to the inside of your home, such as internal doors damaged with the door frames also damaged. If your existing alarm keypad or internal alarm box is damaged this will be also expensive to replace.

When there is extensive damage to inside your home you may need an assessor to evaluate and take care of all repairs and painting. If the burglars broke multiple doors and made a mess or vandalized your home you may also need the help of a cleaning company.

Missed Time from Work

The single most frequent cost you will have when burgled is the time lost from work in order to deal with the extensive paperwork, meetings, repairs and other elements of burglary. On average it takes 33 hours spent on the phone to deal with burglary insurance claims.

The Stress and Trauma a Burglary may have on You and Your FAMILY.

You and your family may also suffer emotional trauma as burglary victims. The extent of the trauma depends on your personality and coping abilities, the burglary itself and the support system in place after the burglary.

Psychological Trauma

There are numerous reactions and psychological affects that a burglary can have as an adult or child who is victimized by a burglary. There is no single normal reaction to a traumatic event, and the effects may be felt immediately or after an extended period of time. The trauma can be ongoing for years, or can be triggered unexpectedly. There is no specific cure for the emotional side effects of a burglary, although therapy can help. With help, some effects may lessen over time.

Some of the emotional side – effects suffered by burglary victims include:

- Feeling guilty for having been the victim of a crime, and not doing more to prevent it
- A loss of faith in society, for allowing this crime to occur
- Feelings of mistrust, isolation and fear
- Depression, anxiety, panic attacks and sleeplessness
- PTSD-like symptoms and flashbacks, which can be triggered by random events
- Decrease in socialization and other aspects of the victim's lifestyle
- Lack of confidence and feelings of vulnerability
- Living in constant fear of a repeat burglary
- An obsession with home security and locked doors
- Creating a Fortress to the detriment of your egress re fire escape



Most adults are able to cope with burglaries (with difficulty) due to their maturity and life experiences. Children do not have a complex understanding of the world



and a burglary may have a lifelong traumatic affect. Their innocence, trust and feeling of security may be lost forever.

Physical Injuries

There may also be physical injuries suffered by burglary victims, either through direct confrontation with the criminal, by fleeing the home, or caused by damage to the home. Medical bills can significant, especially if long-term physical therapy is needed.

Time Spent

Burglary victims must also take time off from work and from their lives to deal with the every aspect of the recovery process. While this is a financial cost, it is also an emotional one, as time away from work and a reduced pay cheque or loss of a job adds stress.

They need to meet with insurance assessors fill out paperwork, spend time in shops purchasing new items, rebuilding their lives. They may need to spend time in personal or group therapy.

It is not possible to stop all burglaries, however it is possible to reduce the risk of burglary and the costs you may incur if you are burglarized. You can do this by seeking the advice of a Crime Prevention Certified Assessor. Another general suggestion is to provide additional physical and emotional support to all victims immediately after a break in occurs.

Pre-Burglary Preventative Measures

To help prevent break-ins from occurring a Certified Security Risk Assessor can provide you with additional information on how to prevent burglaries. They can provide free or low cost home evaluation for you to help you understand the access points to your home and make decisions about choosing the best additional security hardware with advice from an unbiased professional.

For each additional deadbolt to your doors, Window upgrade, security lights, burglar alarm system installed in your home, there is a specific reduction in the risk of a burglary occurring. Residents taking ownership to your area.

Get the Help You Need: Post-Burglary Support

If your home is unfortunately robbed, there is more that can be done. Right now, there is little post-burglary support at a time when it is most needed. Victims need both physical help and emotional support in the hours, days and weeks following a burglary.

Studies have shown that by providing immediate support for victims can greatly reduce the amount of trauma they will suffer and help them cope with the burglary. It provides victims with the knowledge that they are not alone and that they can survive the ordeal.

At the time of a burglary, Gardaí are the first people that victims will encounter. It is not reasonable that officers will be able to provide all of this support, but by working with them, they can pass on resources, phone numbers, and other supportive information to help reduce the stress for burglary victims.

PREVENTION IS BETTER THAN CURE

Conclusion

Clearly, there are significant financial and in-tangible costs that are incurred for each and every burglary, regardless of the value of the stolen property. Not only is it costly, but it carries emotional stress and trauma which can be experienced for many years.



If a burglary does occur, it is important to seek out as much physical and emotional support as possible, quickly, to reduce the long-term effects of the burglary. Children need extra attention and care, as they are less equipped to handle a burglary.

The best method for dealing with this is to prevent the burglary from occurring in the first place. Maintaining a safe and secure home has some costs too, but these are preferable to suffering from the physical and emotional damage after a burglary. To add additional security hardware to your Doors and Windows to prevent the burglary of your home. In addition to installing additional hardware looking at your lighting, trimming hedges and trees to reduce obstruction.

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