



How many different insurance agents do you have to call to handle your insurance needs? Do you have one for your auto insurance, another for your home, and yet another for your life insurance? It doesn't need to be that confusing.

Seeing Too Many Insurance Agents?

One of the real problems with spreading your insurance coverages around is that, unless you are a very experienced student of insurance contracts, you could be creating gaps in coverage. One agent cannot possibly know all the details of another agent's coverage plan and how there might be overlaps or gaps in your overall coverage. The overwhelming trend today, when it is possible, is to keep your insurance coverage with only one agency. Not only

does this provide a solution to the "right hand not knowing what the left hand is doing" when it comes to gaps and overlaps in coverage, but there are often serious discounts available for having all of your coverage with a particular company. You also have the convenience of only one agent to call for all of your insurance needs.

For most of our clients we do handle all of their insurance coverage. If for any reason we are not presently taking care of all of your insurance needs, give us a call and we will do a thorough review and provide you with our professional advice. ■

What Makes Your House A Target?

The United State Justice Department advises that in 2006 there were a total of nearly 2.2 million burglaries. Residential burglaries accounted for over 1.4 million of that total.

Burglary statistics break down regionally as follows:

Northeast	10.8%
Midwest	21.0
South	45.1
West	23.1

North Carolina holds top spot with 1213 occurrences per 100,000 people, while New Hampshire's average per 100,000 people is only 320.

Thieves strike wherever opportunity presents itself, single family homes, condominiums, apartments, and in lower income as well as affluent neighborhoods.

Thieves strike as often in the daytime as at night. Someone is actually home in one out of every eight burglaries on average.

What makes your home a target? Do you live within three blocks of a major thoroughfare? Is your home on a cul-de-sac, adjacent to a wooded area, abandoned railroad



Are you at risk?

tracks or a park? Have you moved within the last year and is your home more expensive than the rest in the neighborhood. Temple University School of Business and Management tells us

that if you answer yes to at least three or more of these questions, then your home could be a prime target. Other welcome signs for burglars are notes taped to your door, lights left on inside your house 24/7, and open garage doors.

Sliding Glass Doors - Most people think that by securing the sliding door with a rod in the door's track that they will foil the burglar's entry. The fact is that in many cases the burglar can simply jerk the door out of the track. Hardware stores have easy fixes for this problem.

Overgrown Shrubs and High Fences - Allowing shrubbery around the house to get large and bushy simply provides the burglar good cover to break into your home undetected.

Outside Lighting - is the criminal's nemesis. Keep the house perimeter in full view and fully lighted. ■

(more on residential crime in next issue)