How insurance experts protect their homes while they're on vacation.



Want to know how insurance experts protect their homes? All for you, we asked some of our team members how they keep it safe while they're away. Here's what they had to say:

- **Get smart.** Almost all the experts we asked used some form of smart technology to protect their homes: Security systems, motion sensors, timed lights, etc. Zack, Director of Actuarial Risk and Compliance Services, relies heavily on smart technology. His home has a central hub to which he connects door and window sensors, water detection sensors (to detect leaks), motion sensors, smoke and carbon monoxide sensors and more. Even if you don't want to go that far, smart tech for your home is getting more and more affordable. For instance, you can buy smart light bulbs that can be controlled from an app for $20 to $25, and basic home security cameras for well under $100.

- **Don't forget the human touch.** Technology is important, but having someone you trust keep an eye on things can give you more peace of mind. John, Director of Personal Lines, says, "When we leave town on an extended trip, we contact our local police department for a vacation check. They send a cruiser past our house and will also walk around the outside to be sure everything is secure." Both Marcia (Marketing Director) and Craig (Director of Commercial Lines, Southeast Region), recommend enlisting the help of a trusted neighbor, friend or relative to stop by your home periodically, pick up your mail, and make your home look lived in. If they're willing to house-sit, even better.

- **Unplug.** When you go on vacation, unplug – both literally and figuratively. John advises unplugging appliances (toaster, coffeemaker, computer, etc.) and turning off the gas while away, to reduce the risk of fire. Then, unplug from Facebook, Twitter and Instagram. Almost every one of our experts

cautioned against posting on social media while you're gone. It's an invitation to burglars. (For more tips on thwarting would-be burglars, see our earlier blog, "Five affordable ways to prevent break-ins.")

- **Think outside the house.** Don't forget your yard and patio when preparing for a vacation. Tim, Human Resources Director, arranges to have his lawn mowed while he's gone, and recommends securing patio furniture from being stolen or blown by strong winds. He learned this lesson the hard way – on one vacation, a storm blew his patio umbrella through the glass patio doors.

Now you know how insurance experts protect their homes, so start taking their tips on your next vacation. But first, make sure you have adequate homeowners insurance. Talk to an agent, today.