

HOME INVASION INSURANCE

Home invasions are more common than ever and are far more dangerous than a typical break-in. Make sure that you are properly protected by calling SCS Agency Inc today! CONTACT US TODAY: Tel: (516) 466-6007

What Protection Does it Offer?

Since your homeowners insurance policy does not provide protection from a home invasion, home invasion insurance is a must. These policies provide protection for people-related risks, such as abductions and injuries. Your homeowners policy will only provide coverage for loss or damage to your property. Plus, a typical health insurance policy will only provide limited mental health coverage, which will most likely be necessary after experiencing a traumatic home invasion.

These policies provide a financial safety net for accidental death, dismemberment and bodily injury during a home invasion. It can be added to a standard homeowners and health insurance policy to assure full protection against losses.

Additional Protections

To assure that you will be prepared and protected in case of a home invasion, consider implementing these strategies:

- Install solid core doors with strong locks and security devices on your windows.
- Keep your doors and windows locked at all times when you are home and away.
- Install a peephole and do not let anyone in your home before looking to see who is at your door.
- Do not open your door to strangers or solicitors. If someone acts suspiciously, call the police immediately.
- Keep your window shades closed at night. If someone cannot see into your home, they may not feel comfortable trying to get in.
- Get a dog. Not only might a dog alert you of potential invaders, the animal may even scare them away.
- If you own a firearm, keep it hidden in your master bedroom. Victims are generally contained in their bedroom most often.
- Discuss your home security plans with your entire family. If your loved ones are on the same page about how you will resist a home invasion, you will be more prepared in case one occurs.

Are You Vulnerable?

Most homeowners do not think they are potentially vulnerable for a home invasion, and consequently make themselves easy targets for criminals by not taking the necessary precautions to protect against these violent crimes.

The most common point of attack is the front door and garage area. More often than not though, criminals will impersonate delivery drivers or maintenance workers to get into the home. Then, they will use extreme force and usually violence to attain full control.

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