



Department of Business Regulation
Insurance Division
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Consumer Alert 2018-3

Keep Your Home and Valuables Safe During Summer Travels

As the summer sails by, your plans may include travel to escape the heat (or soak in the sun). Sunshine, mountain vistas or ocean waves may help you relax and recharge. Before you pack your bags for summer trips you should evaluate your insurance risks and needs. These tips from the Rhode Island Insurance Division and the National Association of Insurance Commissioners (NAIC) can help make sure you are protected while you enjoy your summer fun.

Traveling

Whether you're leaving home for a weekend getaway or an extended vacation, be aware of what your homeowners or renters policy will cover. Typically, your homeowners insurance will follow you, protecting you even while you're not at home. Off-premises coverage means your belongings are insured anywhere in the world. If you're staying at a hotel and belongings are stolen, your homeowners policy will provide protection, but the exact coverage depends on your policy. In addition to your deductible, expensive items such as jewelry will typically have a replacement limit. Contact your agent to find out what's insured under your policy.

Discourage Break-Ins

Making your home a less enticing target can discourage break-ins and may even lower your insurance premium.

- Install deadbolts on doors and/or windows. These can slow a burglar, and in some cases lead to an insurance discount.
- Invest in an alarm system or motion-activated camera. An alarm will often discourage a burglar. Some alarm systems may result in an insurance discount.

Keep your home looking "lived in."

- Put interior lights on a timer or choose a few rooms to remain lit to give the impression someone is home.
- Stop mail delivery or have a neighbor collect your mail, newspapers and packages so they don't stack up outside.

- Hire someone to cut the grass if you'll be gone long enough that growth will be noticeable.
- Leave a radio on and turn down your doorbell volume, if possible. Some thieves ring the doorbell or knock to determine if anyone is home. Having a loud radio playing and the doorbell muted plants doubt in an intruder's mind.
- Have a car parked in your driveway. Another way to make a home look lived in is to have cars coming and going from the driveway throughout the day.

Protecting your home's contents is also important. Give a spare key to a neighbor or friend to have access to the home. Avoid the cliché of putting the key under the mat, as thieves often check there. Store important documents and expensive items in a lockbox, a safe, or at another location. Don't keep valuable documents in a personal desk or office where burglars will know to look for them. Stow your computer out of sight to discourage an intruder from trying to hack into your personal accounts.

Wait to Share on Social Media

Don't announce your trip in advance except to trusted friends. Talking about an upcoming trip in public settings or posting trip photos on social media while you are away lets potential burglars know your home is empty. Wait until you are home to share the trip highlights on social media.

More Information

If you have questions about your insurance options or about your insurance coverage, contact the Rhode Island Insurance Division at 401-462-9520 or email dbr.insurance@dbr.ri.gov for assistance.

About the RI Insurance Division

The mission of the Rhode Island Insurance Division is to assist, educate and protect Rhode Islanders through the implementation and enforcement of state laws mandating regulation and licensing of the regulated industries while recognizing the need to foster a sound business environment in the state. We are also committed to treating everyone who comes before us fairly, efficiently and with respect. Please visit our website to obtain additional consumer information and alerts issued by the Rhode Island Insurance Division, or you may contact us at 401-462-9520 or email dbr.insurance@dbr.ri.gov for assistance.

About the NAIC

[The National Association of Insurance Commissioners \(NAIC\)](#) is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Through the NAIC, state insurance regulators establish

standards and best practices, conduct peer review, and coordinate their regulatory oversight. NAIC staff supports these efforts and represents the collective views of state regulators domestically and internationally. NAIC members, together with the central resources of the NAIC, form the national system of state-based insurance regulation in the U.S.

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