How to protect your home and valuables this holiday travel season

(StatePoint) Whether you're visiting your in-laws or taking a tropical vacation over the holidays, you'll likely be leaving your house and the majority of your belongings unattended while you're gone. Recent research suggests that if you're like many Americans, you may not be doing enough to protect your assets when you hit the road.

According to a study conducted by The Harris Poll on behalf of Selective Insurance, 59% of U.S. homeowners have a home security system or device, yet less than half (49%) use one to protect their unoccupied homes when they are on vacation.

However, most homeowners do take some safety measures before departing for extended periods. For instance, 68% lock all their windows when they leave town. Additional precautions include having someone check their home (61%), setting lights on a timer (39%), shutting off water (21%), and hiring a house sitter (13%).

Nevertheless, risk experts say you're best off with a system that monitors for break-ins and other mishaps, including fire and flooding from storms or leaky pipes.

"Vacations are a great time to create new memories, but they are quickly forgotten if you return to a damaged or burglarized home. Taking sensible home safety preparations before leaving is as important as packing the right items in your suitcase," says Allen Anderson, senior vice president of Personal Lines at Selective Insurance. "Our research shows that home security systems and devices are widely under-used across the country, but they are powerful tools to mitigate against unoccupied home theft, fire and water leaks."

According to Anderson, here are some steps you can take this holiday travel season for greater peace of mind:

- Install and use a smart home security system or device. Doing so provides a vital line of defense and could save you money. Many insurers, including Selective Insurance, will provide a homeowners policy discount to policyholders with a professionally monitored security system.
- Lock your garage and all of your doors and windows and doublecheck them.
- Install outdoor lights. Use an automatic timer to set your interior and exterior lights and give your home the appearance of occupancy.
- Stop your mail, package and news deliveries.
- Stow away your valuables.
- Consider waiting until you return from your trip to share vacation photos to social media, or use privacy settings to control who sees your posts.
- Unplug all unnecessary electronics.
- Bring all house keys with you, or leave one with a trusted friend to check up on your home while you're gone.
- Turn off your water! Some of the most frequent and costly homeowners' claims are due to water damage.

For more home protection tips, visit selective.com.

As you make your holiday travel arrangements, think beyond airline tickets and hotel bookings. Be sure that your plans also include home protection in your absence.



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