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Home Security

Tips on securing your property

Security is obviously an important consideration for anyone buying a home in France (or anywhere else), particularly if it's a holiday home that will be unoccupied for long periods.

While it's important not to underestimate security risks, even in rural areas of France, where crime rates are generally low, you should avoid turning your home into a fortress, which will deter visitors as well as would-be thieves! Bear in mind that your home is generally more at risk from fire and storm damage than from burglary.



Generally, the minimum level of security required by French insurance companies is fairly basic, e.g. security locks on external doors and shutters on windows (small windows generally have bars rather than shutters). If the contents of your home are worth less than around €60,000, this will normally be all that's required unless the property is in Alpes-Maritimes or the Paris area, where burglary rates are the highest in France and many insurers insist on extra security measures, such as two locks on external doors, internal locking shutters, and security bars or metal grilles on windows and patio doors.

In remote areas, it's common for owners to fit two or three locks on external doors, alarm systems (see below), grilles on doors and windows, window locks, security shutters and a safe for valuables, although such systems are rarely required by insurance companies. The advantage of grilles is that they allow you to leave windows open without inviting criminals in (unless they're very slim). You can fit UPVC (toughened clear plastic) security windows and doors, which can survive an attack with a sledge-hammer without damage, and external steel security blinds (that can be electrically operated), although these are expensive.

A policy may specify that all forms of protection on doors must be employed when a property is unoccupied, and that all other protection (e.g. shutters) must also be used after 22.00 and when a property is left empty for two or more days.

In a new home

When moving into a new home, it's often wise to replace the locks (or lock barrels) as soon as possible, as you have no idea how many keys are in circulation for the existing locks. This is true even for new homes, as builders often give keys to sub-contractors. In any case, it's wise to change the external locks or lock barrels periodically if you let a home. If they aren't already fitted, it's best to fit high security (double cylinder or dead bolt) locks. Modern properties are usually fitted with special high security locks that are individually numbered. Extra keys for these locks cannot be cut at a local hardware store and you need to obtain details from the previous owner or your landlord. Many modern developments and communities have security gates and caretakers.

You may wish to have a security alarm fitted, which is usually the best way to deter thieves and may also reduce your household insurance. It should include external doors and windows, internal infra-red security beams, and may also include an entry keypad (whose code can be

frequently changed and is useful for clients if you let) and 24-hour monitoring. With a monitored system, when a sensor (e.g. smoke or forced entry) is activated or a panic button is pushed, a signal is sent automatically to a 24-hour monitoring station. The duty monitor will telephone to check whether it's a genuine alarm (a code must be given); if he cannot contact you, someone will be sent to investigate.

Note, however, that an insurer may require you to have a particular alarm fitted; check before buying one that may not be acceptable. More sophisticated security systems using internet technology are now available, including cameras and sound recorders linked to your computer or mobile phone, e.g. Associated Security Products' Camit system (<http://www.santec-cctv.co.uk>) and Visonic's PowerLink system (<http://www.visonic.com>).

You can deter thieves by ensuring that your house is well lit at night and not conspicuously unoccupied. External security 'motion detector' lights (that switch on automatically when someone approaches), random timed switches for internal lights, radios and televisions, dummy security cameras, and tapes that play barking dogs (etc.) triggered by a light or heat detector may all help deter burglars. There are systems that allow you to control and manage remotely everything from the heating and lighting to the TV and hi-fi, e.g. the above-mentioned PowerLink system and Siemens' Smart Home Technology, which create 'simulated occupancy' (<http://www.makinghomeswork-siemens.co.uk>). These systems have the added benefit of being able to warm your property and even boil the kettle just before you arrive for a winter weekend break! On the other hand, they don't come cheap: PowerLink costs around e2,300 and Smart Home as much as a new kitchen.

Another alternative is to use a 'home-sitting' service, such as that offered by Let Managers in south-west France (05 53 63 32 79, <http://www.letmanagersinfrance.co.uk>).

Dogs



A dog can be useful to deter intruders, although it should be kept inside where it cannot be given poisoned food. Irrespective of whether you actually have a dog, a warning sign with a picture of a fierce dog may act as a deterrent. If not already present, you should have the front door of an apartment fitted with a spy-hole and chain so that you can check the identity of a visitor before opening the door. Remember, prevention is better than cure, as stolen property is rarely recovered.

Holiday homes are particularly vulnerable to thieves and in some areas they're regularly ransacked. No matter how secure your door and window locks, a thief can usually obtain entry if he's determined enough, often by simply smashing a window or even breaking in through the roof or by knocking a hole in a wall! In isolated areas thieves can strip a house bare at their leisure and an un-monitored alarm won't be a deterrent if there's no-one around to hear it.

If you have a holiday home in France, it isn't wise to leave anything of great value (monetary or sentimental) there. If you vacate your home for an extended period, it may be obligatory to notify a caretaker, landlord or insurance company, and to leave a key with someone in case of emergencies. If you have a robbery, you should report it immediately to your local

gendarmerie, where you must make a statement (*plainte*). You will receive a copy, which is required by your insurance company if you make a claim.

When closing a property for an extended period, e.g. over the winter, you should ensure that everything is switched off and that it's secure.

In case of fire

Another important aspect of home security is ensuring that you have early warning of a fire, which is easily accomplished by installing smoke detectors, although these aren't as widely available in France as in the UK, for example. Those that are available tend to be of the optical variety or part of a smoke detection 'system' (where detectors are linked so that, if one is triggered, they all sound the alarm) and therefore more expensive than the ionisation detectors available in other countries for €10, which are nevertheless adequate. In France, Castorama and Leroy-Merlin are two major retailers offering basic smoke detectors. Detectors should be tested weekly to ensure that the batteries aren't exhausted – unless you fit long-life batteries, which can last up to ten years. You should also clean (e.g. vacuum) smoke detectors periodically to remove dust.

You can also fit an electric-powered gas detector that activates an alarm when a gas leak is detected.

This article is an extract from *Buying a home in France*.

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