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## Better Safe Than Sorry

Feeling insecure? With the surveillance and protective devices available today, you don't have to. BY STEPHEN HENDERSON

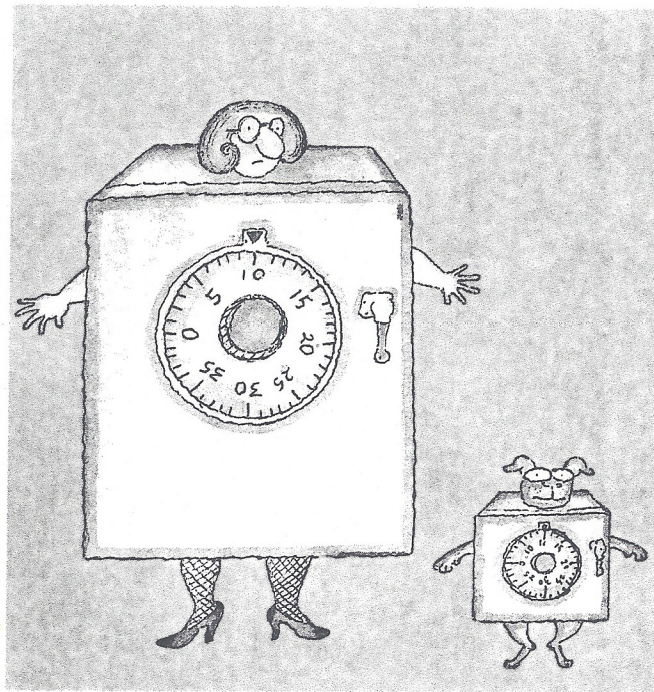
TICK, TICK, TICK. THE WINDING down of 1999's clock is starting to sound like a time bomb. As Y2K becomes Y touché, kill-joy to the world, many are concerned for the safety of their belongings. "These days, each new project of mine has an even more elaborate security system," says Rob Robinson, a New York interior decorator. 'Tis the season to be jittery.

Don Moore, a Beverly Hills security consultant with Edison Security, believes such end-of-era concerns aren't paranoid, but prudent. "Affluent people attract a more affluent burglar," he says. "If your surveillance system is ten or fifteen years old, a good thief already knows how to get around it."

To allay New Year's fears, let an expert give your house a room-by-room "security analysis." You'll learn, for instance, that a slender 5-by-7-inch liquid-crystal display can now control dozens, even hundreds, of highly sensitive motion and smoke detectors, as well as door and window contacts. Costs vary, of course, but Ann Lindstrom of Florida's ADT Security Services estimates that a three-bedroom house may require a \$300-\$500 installation fee for leased surveillance equipment, plus a \$25-a-month charge for twenty-four-hour monitoring via telephone.

Should your inner James Bond require still more gadgetry, you can have panic buttons installed anywhere to summon immediate police response. Or, as one timorous tycoon recently did in West Palm Beach, have your architect build an impregnable "safe room" for you to hide in till the smoke clears. Still not enough? There's closed-circuit television. "It's the wave of the future," Lindstrom says, "because CCTV systems can be hooked up to a video link, which allows you to look in on your house through your personal computer."

If programming your VCR still presents a challenge, such



high technology is probably not for you. In that case, few protective devices are simpler or, ahem, safer than a safe. Which may partly explain why American Security Products (Amsec), a leading manufacturer in California, is currently selling so many of its "Millennium" safes, at prices from \$845 to \$1,290. "People are tremendously concerned about what will happen on January 1," says Bob Sallee, Amsec's vice-president. When buying a safe, make sure to select a "Burglar and Fire" model, and have it bolted to a concrete slab, if possible. Also available are super-heat-resistant safes specif-

ically designed to protect new media possessions: say, the videotape of your grandchild's first steps. Unfortunately, professionals agree that any security precaution can eventually be compromised, which is why it's also wise to have good insurance.

Confident that *all* your possessions are protected by a standard homeowner's plan? Read your policy again. Unless you've arranged supplemental "floater" coverage for such costly items as jewelry, fine art, furs or wine, they're probably not fully insured. "Part of caring for your belongings is periodically upgrading your insurance," says Christoph Ritterson, a marketing manager at Chubb & Son Inc. Ritterson recommends a policy review every year and a reappraisal of your collections every three to five years.

For immediate peace of mind—*tick, tick, tick*—ask yourself, What can't I live without? One Virginia woman keeps her daughter's sonogram picture in her safe. In Hollywood, at least two industry types have surveillance systems on their koi ponds. Sound fishy? Perhaps. But in the year 2000, as always, one person's trinket will be another's treasure.

Edison Security, (877) 732-8748. ADT Security Services, (561) 988-3600. American Security Products, (800) 421-6142 or [sec@amerisecusa.com](mailto:sec@amerisecusa.com). Chubb & Son Inc., (800) 777-2131. ❖

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