



Jordan Arnold  
@K2Intelligence

## ▶ GETTING PERSONAL



# Home Sweet (Risky) Home

WHAT WE DO ONLINE CAN CREATE SIGNIFICANT VULNERABILITIES OFFLINE FOR HIGH-VALUE DOMICILES

**T**oday's reality of interconnected risks creates complex challenges for home security, especially for high-net-worth (HNW) individuals who are often targeted by criminals who can manipulate cyber and physical boundaries.

Agents and brokers can offer more value to their high-net-worth clients through comprehensive security assessments. These confidential assessments, conducted onsite by experts, should encompass these five key elements at a minimum:

### 1. PHYSICAL SECURITY

A thorough security assessment begins at the perimeter and looks at all access points for possible vulnerabilities. Strong locks on exterior doors and windows, adequate lighting, and proper landscaping to minimize hiding places and reduce above-ground access points are important in keeping intruders out.

Even the strongest locks can be bypassed if an intruder can break nearby glass and open the lock by hand. Similarly, a garage door opener kept

### Practice Prevention

High-value homes often attract attention and may be featured in the media, with or without the homeowner's permission. Coupled with social media postings about a person's possessions, friends and habits, some people inadvertently provide criminals with enough information to do harm.

If clients have a monitored home security system, encourage them to discuss potential vulnerabilities with the vendor.

Insurance covers the repair or replacement of many physical objects, including valuables such as fine art and collectibles, but comfort and peace of mind following a theft or home intrusion are hard to regain. A better approach is to take steps to prevent those incidents from occurring in the first place.

in a car parked outside the garage may give inadvertent access to the home.

### 2. INNER CIRCLE

Many HNW individuals employ house-keeping or domestic staff or provide access to other trusted individuals. This inner circle should be subject to due diligence at hiring as well as periodic background reviews after hire because personal circumstances and involvements do change.

Unfortunately, the most trusted members of a client's circle can do the most harm. HNW clients should take a regular inventory of who has access to the property and account for all keys.

### 3. LAW ENFORCEMENT

A comprehensive security assessment examines local criminal activity as well as the community resources available to respond to an incident at the client's address. What is the average response time by police and other emergency responders?

It's also important for owners of high-value homes to build relationships with local law enforcement. Such relationships can improve law enforcement's awareness and monitoring of activity. This can be especially important when local ordinances on fencing or security gates limit a client's ability

to improve perimeter security.

### 4. LIFE SAFETY AND SECURITY SYSTEMS

Depending on the need and the circumstances, home security systems can send alerts and video to a connected device anywhere, enabling clients to check on their homes while traveling.

If a client's home has a safe room, it must be easily accessible and ready with a first-aid kit, a source of fresh air, food and water, the ability to review security cameras, and a means of communicating with emergency responders.

### 5. CYBERSECURITY

Maintaining strong personal cybersecurity has become as important as physical security. Many high-value homes have complex systems that control functions from lighting and irrigation to security and sometimes even door locks.

Maintain separate networks: one for banking and financial operations, one for the home's control systems, and one for guest or staff access. **NJ**

---

Jordan Arnold is a senior managing director at K2 Intelligence and head of the firm's Private Client Services practice. He can be reached at [jarnold@k2intelligence.com](mailto:jarnold@k2intelligence.com).



Investigations • Compliance Solutions • Cyber Defense

Reprinted with permission from the September 2017 edition of National Underwriter Property & Casualty © 2017 ALM Media Properties, LLC. All rights reserved. Further duplication without permission is prohibited. For information, contact 877-257-3382 or [reprints@alm.com](mailto:reprints@alm.com). #PC-09-17-01