

Halifax press release

Summertime brings green-fingered thieves to UK gardens

Wednesday 2nd April 2008

Garden theft increases by over half in summer. As the clocks have now gone forward Halifax Home Insurance warns homeowners to be aware of opportunist garden thieves and take steps now to protect outdoor property.

- Garden theft increased 52% during summer months last year
- Average garden theft claim value has increased by over a quarter over the past five years
- Halifax urges homeowners to take measures to protect their property outside
- Homeowners should check home insurance policy covers for garden theft

When the clocks go forward and evenings are lighter, many homeowners are eager to get outside and enjoy their gardens. But according to Halifax's own claims data, garden theft increased by 52% during the summer months* last year, compared with the winter months. Over the past five years the average garden theft claim has also increased by over a quarter (27%) from £305.00 to £387.00. Last year's number one garden theft hotspot was Sheffield, followed by Slough and Sunderland. Halifax Home Insurance is urging people to consider the value of their patio furniture and other outdoor equipment as garden theft soars in the summer months.

Head of Underwriting for Halifax Home Insurance, David Rochester, said: "It is important that people take measures to secure their property outside as well as indoors, and remember that equipment and furniture outside the home can add up. Items thieves typically look for include patio furniture, bicycles, garden ornaments and barbecues, so it is important to keep these items secured or locked away when not in use, and ensure your home insurance policy includes cover for garden theft."

Halifax Home Insurance recommends the following tips to help homeowners foil opportunist garden thieves:

- Ensure garden sheds, gates, garages and outbuildings remain securely locked at all times
- Put bricks in the bottom of patio tubs to make them harder for thieves to carry
- Mark valuable items such as ornaments and furniture with your postcode, and keep photographs of valuable garden items as a record in case anything is stolen or vandalised
- Join your local Neighbourhood Watch scheme, or start one up if there isn't one in your area
- High walls, spiked fences and prickly hedges can make your garden less accessible to would-be thieves
- Gravel on driveways and in gardens can help deter thieves as they can be heard approaching the garden
- Don't leave items of value such as tools, lawnmowers or bicycles outside in the garden – lock them away out of sight.

According to Halifax Insurance claims data, the top ten worst hit areas for garden theft last year included:

Garden theft claims ranked by claims frequency (number of claims weighted against policies in force)

Region	Average claims value
1) Sheffield	£524.39
2) Slough	£504.84
3) Sunderland	£286.86
4) Guildford	£314.74
5) Maidstone	£467.18
6) North Ulster	£232.45
7) Basingstoke	£23.45
8) Bolton & Wigan	£676.99
9) Harlow	£116.33
10) Ipswich	£301.98

Source: Halifax Home Insurance 2008

Homeowners are also advised to check their home insurance policies to make sure they are covered should they fall prey to garden thieves. Halifax Home Insurance offers up to £500 for replacement of plants, trees and shrubs that are stolen, and a further £500 for contents in the open such as garden furniture, ornaments and barbecues. Contents stolen from garages, outbuildings and greenhouses are covered up to £2,000.

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Editors' Notes

*Summer months include April, May, June, July, August and September. All remaining months counted as winter months.

- Further details of Halifax Home Insurance products can be found online at www.halifax.co.uk/insurance, by calling 0800 169 8785 or by visiting their local branch.
- Customers who buy buildings and contents insurance could have their renewal quote beaten and their premium frozen for three years provided they remain claim free for two years.
- Customers purchasing online can now get up to 35% discount on home buildings and contents cover.