

Oops I did it again: avoid accidental damage this summer

Households are being reminded to be careful at home following a 46% increase in claims for accidental damage between March and June 2020.

Halifax Home Insurance received 1,318 claims for the risk in March compared to 1,920 in June.

Although lockdown rules are slowly easing, many continue to work from home, schools aren't set to fully re-open until the autumn and households are expected to be busier than normal over the summer.

Tim Downes, Senior Claims Manager, Halifax Home Insurance, said: "Although we're now able to go out to socialise and exercise, and even go abroad, many are still choosing to stay at home.

"Using your home as your office, gym, local pub – and even children's playground means that there is more chance of unexpected accidents happening. However, taking a few simple steps and having your insurer's details to hand should the worst happen means that homeowners should have peace of mind over the summer."

Top tips from Halifax Home Insurance on preventing accidental damage:

1. **Avoid spills when wfh:** Keep cups of tea and coffee away from your laptop and use a water bottle for extra safety.
2. **Be careful with trailing wires:** Make sure that electrical cables for items like TVs and speakers are tucked away to avoid trips and breakages.
3. **No ball games:** The weather won't always be good enough to play outside, but ball games and the indoors don't always go together. Things like jigsaws or card games might be a better alternative.
4. **Keep DIY simple:** keep complicated household jobs involving electricals and plumbing to the experts when it is safe for them to come to your home.
5. **Do a declutter:** tidying away unused items means there is less scope for trips and falls, leading to accidental damage or injury.
6. **Have insurance details to hand:** Accidents do happen, so have your insurer's details to hand just in case and check your policy so you know what you're covered for.

PRESS RELEASE



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Notes to editors:

Data based on in-house claims data 2020.

Halifax Home Insurance, and Home Insurance Ultimate are underwritten by Lloyds Bank General Insurance Limited. Halifax Home Insurance Ultimate includes accidental damage cover as standard and has a 5 star Defaqto rating. You can add optional accidental damage cover to Halifax Home Insurance for an extra cost. Limits, terms and exclusions apply to all levels of cover.