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## Accidental damage claims continue to climb

With lockdown lasting longer than expected, homeowners are being reminded to take care at home as claims for accidental damage carry on rising.

Last year, Halifax Home Insurance had an 11% increase in claims for accidental damage versus 2019, spiking to a 14% increase when compared to 2018.

Even as lockdown rules started easing over the summer months, accidental damage claims kept rising, peaking to 2,106 and 2,226 in July and September respectively. This represents a 19% and 35% increase between the same months the previous year.

**Tim Downes, Senior Claims Manager, Halifax Home Insurance, said:** “With the country still on lockdown and homes being used as offices, gyms, playgrounds and everything in between, it’s almost inevitable that accidents can happen leading to damage.

“Homes continue to be crowded with most schools, universities and work places still closed, and the wintery weather making it even harder to get outdoors.

“These are all ways that unexpected damage could occur at home, so it’s really important to make sure you have the right type of home insurance with accidental damage cover in place.”

### Top tips from Halifax Home Insurance on preventing accidental damage:

- 1. Avoid spills:** Keep drinks away from electrical items like laptops, and use bottles with lids for extra safety.
- 2. Be careful with wires:** With the nation spending more time on electrical items like laptops, TVs and computer games for entertainment, it can be easy to trip on a trailing wire. Make sure that electrical cables for items are tucked away to avoid trips and breakages.
- 3. No ball games:** Encourage children to avoid playing high energy games involving things like rackets and balls games indoors, choosing options such as jigsaws or card games instead.
- 4. Take care when cooking:** With restaurants still closed, people are likely to be spending more time in the kitchen. It’s therefore important to take care around potential risks such as boiling water and hot pans.
- 5. 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.

**ENDS**

### Notes to Editors:

Data based on in-house claims figures

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