

Lock-up your garden as lockdown eases

With the weather hopefully getting warmer, and Bank Holidays on the horizon, Halifax Home Insurance is reminding homeowners of the importance of taking care in their gardens.

Last year the insurer had a 48% increase in claims for theft or damage to items in the garden compared to 2019, with 205 claims received in 2019, versus 303 in 2020.

Claims rose from 21 to 43 between July and August, suggesting that homeowners were keen to take advantage of the good weather and the longer days.

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Tim Downes, Senior Claims Manager, Halifax Home Insurance, said: “Even though most of last year was spent in lockdown, it seems that Brits were keen to get out as much as they could – even if that meant spending more time in their garden.

“The trend for splashing out on new items for the garden such as BBQs, bikes, trampolines and even hot tubs also seems to be continuing - providing temptation to thieves and new opportunities for accidents.

“After an evening or weekend spent enjoying sunshine in the garden, it’s easy to leave belongings outside without storing them away securely, or even think about insuring outdoor items in the same way as indoor belongings.

“Taking a few simple steps this summer such as locking away garden furniture, taking time to learn how new equipment might work and checking you have the right insurance policy means that homeowners can have peace of mind about their outdoor belongings.”

Halifax Home Insurance is offering tips to help homeowners protect properties over the warmer months:

1. **Lock up:** secure access to your garden by using internal bolts or padlocks on garden gates to make sure unwanted entry cannot be easily gained
2. **Tag it:** mark items with an ultra-violet pen to help trace them if stolen
3. **Lock down:** put away tools and equipment that could be used to break into homes and lock away items such as garden ornaments, furniture and bikes when they are not being used
4. **Hidden from sight:** avoid leaving spare keys to the home or outbuildings in obvious areas, such as under plant pots beside doors: thieves can predict where they might be hidden, so don’t make it easier for them
5. **Shady behaviour:** don’t plant tall trees or shrubs around a garden gate as this can provide the perfect cover for thieves
6. **Garden cover:** make sure you have adequate home insurance which also covers belongings in the garden

ENDS

Editors' Notes:

Data based on in-house claims data. This information is intended for the sole use of journalists and media professionals.