



Be vigilant as dark evenings provide rich pickings for burglars

As the clocks go back on Sunday October 31st, the cover of darkness can prove all too tempting for the opportunist thief. Halifax Home Insurance recommends homeowners take steps to make life more difficult for the would-be burglar

- 63% increase in burglaries during winter months last year
- Average cost of a winter burglary was £2,623
- Take steps now to avoid a winter break in

Last year, Halifax Home Insurance saw a 63% rise in burglary claims during the winter months when compared to the summer months,* and according to the insurer's own in house data, the average cost of a winter burglary last year was £2,623.

Senior claims manager for Halifax Home Insurance, Martyn Foulds says; "Year on year we typically see far more burglaries occurring during the winter. Burglars will tend to go for the path of least resistance and look for homes that lack even the basic security measures, so a few simple cost effective steps can go a long way to avoiding a break in."

Halifax Home Insurance recommends the following tips to protect the home as the nights draw in:

Valuables

- Keep valuable items out of sight away from windows and doors
- Mark property with your postcode using an ultra violet pen
- Keep receipts and photographs of valuable purchases as these can help if you need to make a claim
- Consider installing a safe in your home for small items like credit cards, personal documents, digital cameras and MP3 players
- Have expensive items of jewellery valued every three years by a reputable jeweller

Locks

- Fit visible, key operated window and door locks and keep them locked

- Pay particular attention to windows on the ground floor
- Doors that lock from the inside can be fitted with bolts for additional security
- Don't risk leaving keys outside the property as burglars know where to look

Alarms

- Install one in a prominent position and always set it
- Remember an alarm won't stop a burglar getting in so use one in conjunction with other security measures

Gardens

- High walls, railings, and trellising on fence tops can be enough to deter thieves as they slow down a quick getaway
- Prickly hedges and thorny bushes around the property can also deter thieves and obscure their view of what's inside
- Keep bins and ladders out of sight as these can be used to gain access to the property.

If you have been burgled

- Report it to the police as soon as possible and obtain an incident number
- Tell your insurer, quoting the police incident number and giving as much detail as possible about what has been taken and any damage caused to property
- If the home has been left unsecured after a break in, ensure both the police and your insurer are aware of this fact.

Halifax Home Insurance offers additional Home Emergency cover, which for around £4 a month can ensure that your home is made secure following a break in, and can also help with a whole range of other domestic emergencies, from lost keys to burst pipes and gas or electricity failures.

Being burgled causes homeowners a great deal of stress and upset, not to mention the financial loss, yet still according to the ABI (Association of British Insurers) around one in four homes has no home insurance cover at all. Halifax Home Insurance provides unlimited sums insured cover for buildings** and contents*** to help reduce the risk of being underinsured.

Top ten hotspots for burglary claims in 2009:

1. London
2. Leeds
3. Manchester
4. Romford
5. Harrow, Uxbridge and Wembley
6. Nottingham
7. Bradford
8. Harlow
9. Merseyside
10. Richmond and Twickenham

Source: Halifax Home Insurance 2009

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Ends

*Winter Months are Oct – Mar. Apr – Sept counted as summer months for data purposes. All data is from Halifax Home Insurance in-house claims data 2009.

*** Unlimited buildings cover covers the full cost of rebuilding the home.

*** Inner limits apply including single article and high-risk items.

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Halifax Home Insurance

- Halifax Home Insurance is underwritten by St Andrew's Insurance plc.
- There is no limit on the sum insured, subject to individual limits on single article and high-risk items
- Further details of Halifax Home Insurance products can be found online at Halifax.co.uk/insurance, by calling 0800 169 8785 or by visiting your local branch

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