



## HOUSEHOLDS WARNED NOT TO LEAVE PRESENTS 'HOME ALONE' THIS CHRISTMAS

### *Halifax Home Insurance data reveals 25% increase in December theft claims*

Homeowners are being urged to be on guard against would-be grinchers eyeing up the present hauls stored in homes across the country following a 25% increase in December theft claims.

Halifax Home Insurance revealed the hike in burglary claims registered last year compared to the festive period<sup>1</sup> in 2010.<sup>2</sup>

The total number of claims in December last year reached a staggering 1,382, with an average of nearly 50 claims made each day over the Christmas period.

In the lead up to Christmas, homes are more likely to be left unattended while Christmas parties are in full swing and the mad rush to buy presents is underway. At the same time, they are also more likely to contain a higher value of contents in the form of gifts ready to be unwrapped on Christmas Day.

To protect its customers, Halifax Home Insurance automatically increases its home contents cover by up to £3,000 over the Christmas period. Halifax Home Solutions customers automatically get an extra £3000 on their valuables limit, while those with Home Options policies receive an extra 10% on the sum insured (up to a maximum of £3000).

Martyn Foulds, senior claims manager at Halifax Home Insurance, said: "It's not just Macaulay Culkin who will be Home Alone this Christmas. Presents across the country will be left unattended, leaving homes more open to thieves on the prowl during the festive season.

"With many people out at Christmas drinks parties not returning home until late at night, it can provide the perfect opportunity for thieves to slip into houses unnoticed and have their way with the rich pickings, likely to be made up of the latest gadgets and expensive accessories.

"We're advising customers to leave a light on, remember to secure all doors and windows properly and avoid leaving gifts on show to avoid being a victim of theft this Christmas."

### **Keeping your home safe at Christmas: advice from Halifax Home Insurance**

#### ***Don't leave gifts on show***

It's always nice to see presents under the tree but if the tree is near a window, the gifts offer would-be burglars with a tempting invite. If you do keep presents under the tree, try to keep them out of sight from the window. Leaving something in a branded bag can give a whole new meaning to the phrase 'window shopping.'

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<sup>1</sup> December 1<sup>st</sup> -31<sup>st</sup> inclusive

<sup>2</sup> Halifax Home Insurance claims data December 2010-2011, 1,110 claims registered in December 2010



### ***Leave a light on***

As it gets dark earlier, thieves have more time to target homes. Keeping lights on when you're not home makes it harder for them to identify which properties have people still in them. Draw the curtains and set a timer for your lights so that they go on and off in different rooms using energy saving bulbs to suggest that people are in.

### ***Everything must go***

Just as you wouldn't leave a handbag on display in your car while out shopping for gifts or in the sales, don't advertise any shopping left in the car. Keep more expensive items at the bottom of the boot and ensure that there's a parcel shelf hiding your bags. Aim to park in well-lit areas and secure car parks. It's also worth remembering that Christmas shopping purchases are covered by Halifax Home Insurance if you have taken out additional cover for contents outside the home.

### ***Lock your windows***

Outdoor Christmas lights are often powered from a power source inside the house and fed out through a window. Always double check that all doors and windows are locked before leaving the house and don't forget about any windows that have wires running out of them.

### ***Delivery management***

Online shopping is more and more commonplace – according to Royal Mail, two billion items were delivered over the Christmas period last year. Never give permission for presents delivered to be left outside in a visible place as it provides a clear signal to would-be burglars that nobody is home. Wherever possible, have them delivered somewhere you know they'll be safe such as a neighbour, relative or workplace if it is permitted.

### ***All of the lights***

Don't be afraid of having more Christmas lights outside your house – more light makes it harder for burglars to snoop around and break in. Installing security lights such as solar or movement operated lights will remove the cover of darkness on which thieves rely.

### ***Advertising***

Don't leave discarded boxes of expensive items (e.g. TVs, iPads, desktop computers) outside the house after Christmas. They simply advertise what's been added to your home contents and enable burglars to work out where they should focus their attention.

### ***Christmas carols***

Although you might be in the Christmas spirit, be as wary as you normally would of visitors you don't know. A Christmas caroller might have the voice of an angel but could be a bogus caller, taking the opportunity to scope out your security.

For more information visit <http://www.halifax.co.uk/insurance>



**ENDS**

**Notes to editors**

Halifax Home Solutions is underwritten by Lloyds TSB General Insurance Limited and has a 5 Star Defaqto rating. Halifax Home Options is underwritten by a panel of insurers in order to source a competitive premium for customers.

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