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Avoid a nightmare before Christmas: protect your ho-ho home

Last Christmas saw a 22% increase in claims for theft compared to the summer months, according to Halifax Home Insurance data*.

The festive season is now in full swing, so many will be taking time out to enjoy Christmas parties, visit friends and families and squeeze in a last-minute dash around the shops.

While 'tis the season to be jolly', empty homes full of gifts can be an open invitation for yuletide grinchers wanting to steal Christmas cheer.

David Rochester, Head of Underwriting, Halifax Home Insurance, said:

"Many of us are more relaxed over the winter break, meaning it can be easier to fall victim to seasonal scrooges wanting to spoil the magic of Christmas.

"Taking a few simple steps to protect your home, such as making sure deliveries aren't left on your doorstep, locking all doors and windows when you go out and not leaving presents on display under the Christmas tree, can all prevent a burglary over the winter break."

This year, to save you from tears, Halifax Home Insurance is giving you something special – our top ten Christmas hints to guard your grotto against bah-humbugs:

1. **Rockin' around the Christmas tree:** Don't leave the priciest presents under the tree – particularly if visible from windows or doors.
2. **Christmas wrapping:** Dispose of present packaging carefully. Empty boxes left outside can advertise that you have new and desirable goods inside your home.
3. **All I want for Christmas:** Before wrapping presents jot down model and serial numbers. Keep receipts separate so you have a record and thieves can't return your items to the shop.
4. **Baby it's cold outside:** Never give permission for deliveries to be left outside in a visible place as it provides a clear signal that nobody is home. Wherever possible, have them delivered somewhere you know they'll be safe such as with a neighbour, relative or workplace if permitted. Many providers also offer click and collect services where you can safely pick up your gifts.
5. **Sleigh bells ring:** Leave the radio or television playing in your house and keep lights and televisions so the property appears occupied when you are out.
6. **Home for Christmas:** Make sure 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 for Christmas decorations. If your home has an adjoining garage, make sure that you keep the door locked at all times, so that thieves can't gain entry to your house by breaking into the garage.

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7. **Away in a manger:** Secure sheds (and stables!) just as well as your home – they contain the tools a burglar needs to get into your house.
8. **Mistletoe and online:** Snaps on social media of you at the ice rink or of the bargain you've scooped up in the sales could attract unwanted attention to your home. Think twice before sharing this information online.
9. **You better watch out:** Although you might be in the Christmas spirit, be as careful as you normally would of visitors you don't know.
10. **Hawaiian Christmas:** If you decide to escape the frosty weather for more exotic Christmas climes, make sure that you cancel all deliveries such as milk and newspapers, and leave a car on the driveway. Even ask a neighbour to put rubbish in your bin so that it doesn't look like the house is empty.

- ENDS -

Editors' Notes:

*For data purposes summer months are June-August, winter/Christmas months are November-January. 1,481 vs. 1,813 claims in summer/winter 2016. Based on Halifax Home Insurance in-house claims data.

Halifax Home Insurance, Home Insurance Ultimate and Home Solutions are all underwritten by Lloyds Bank General Insurance Limited. Halifax Home Solutions and Home Insurance Ultimate have a 5 star Defaqto rating. Halifax Home Insurance is underwritten by Lloyds Bank General Insurance Limited. The 24-hour emergency helpline is provided by Royal & Sun Alliance Insurance plc (RSA).

More information on Halifax Home Insurance can be found [here](#).

As per policy details, Halifax Home Insurance automatically extends the limit for contents in the home by £3,000 during the festive season to help homeowners avoid being underinsured in the event of a burglary.

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