

Monday October 14 2013

COVER OF DARKNESS PROVIDES RICH PICKINGS FOR BURGLARS

As the clocks go back on Sunday October 27th, homeowners are advised to secure their homes and remain vigilant as dark nights prove all too tempting for opportunist thieves

- Average cost of a winter burglary is £1,746.00 according to Halifax Home Insurance*
- Almost £13m paid out for burglary claims last winter, up 21% compared to summer
- 14% increase in average cost of a burglary claim in winter compared to summer

When the clocks go back, dark evenings provide ideal cover for opportunist burglars. According to Halifax Home Insurance claims data, the average cost of a claim for winter burglary was £1,746.00 per incident in 2012, up 14% compared to the average cost of a summer burglary claim. Last year the insurer paid out almost £13 million in winter burglary claims, a 21% rise compared to the summer months.

Senior claims manager Martyn Foulds said: "The cover of darkness makes life easier for petty thieves looking for an easy target, so we are reminding homeowners that a few simple steps can go a long way to avoiding the stress and inconvenience a burglary brings. While insurance will cover the financial loss, it may not be able to replace unique family heirlooms or items of sentimental value, so it's always best to take preventative steps to protect the things you treasure most."

Tips from Halifax Home Insurance:

- Keep doors and windows locked, even when at home
- Security lights can alert you to people approaching the house, and gravel driveways make it possible to hear them coming too
- Have a British standard approved burglar alarm installed, and always set it when leaving your home unoccupied and also at night. One which has a direct link to the police is a good idea
- A dog barking can deter a burglar, and even seeing a sign saying 'beware of the dog' will make many think twice about attempting a break in
- High walls, spiky railings and prickly bushes around a property can make it more difficult to break in, and also harder to get away if burglars are disturbed
- Keep tools and ladders that can be used to break in to the home locked away

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- When going on holiday, timer switches on lights can make it less obvious that the house is empty. Also, consider asking a friendly neighbour to check in on the home and collect any mail, as piles of letters can be a clue that there is nobody around
- Marking your property with a UV pen or etching your postcode on metal items such as bikes and tools means that if it is stolen, there is a greater chance of it being recovered by police
- Make sure your home buildings and contents insurance is up to date and includes the right level of cover for your needs
- Don't leave keys hidden under door mats, in flower pots or in other 'safe' places – burglars know where to look

If you are unlucky enough to be burgled, report it to the police as soon as possible, and obtain an incident number. Contact your home insurer, quoting the police incident number and giving as much detail as possible about what was taken and also any damage caused to property. If the home has been left unsecured after a break in, make sure both the police and insurers are aware of this.

Top 10 hotspots for burglary 2012:

1. London
2. Kingston
3. Romford
4. Richmond and Twickenham
5. Manchester
6. Croydon
7. Slough
8. Birmingham
9. Leeds
10. Leicester

Source: Halifax Home Insurance 2012.

Ends

*Winter months include Oct – Mar for data purposes. Apr – Sept counted as summer months. All data is from Halifax Home Insurance in-house claims data 2012.

Halifax Home Solutions is underwritten by Lloyds Bank General Insurance Limited and has a 5 Star Defaqto rating. Halifax Home Options is underwritten by a panel of insurers. Halifax Home Options is currently offering a £50 cashback on combined buildings and contents policies purchased online or over the phone. Conditions apply. A 25% discount is also available on all Home Options policies bought online. Minimum premiums apply.

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