

Blooming heck: thieves rake it in as Brits' gardening habits blossom

- Brits invested an average £170 in their gardens during the summer of 2017 (April – September)
- Brits spent an average six hours per week maintaining their gardens last summer
- Lloyds Bank Home Insurance received 655 claims for garden theft last year, peaking at 70 in May

Britain is a nation of green-fingered gardeners, who invest significant time and money in private outdoor spaces, according to new research from Lloyds Bank.

More than nine in ten (92%) Brits have access to a private outdoor space such as a garden, allotment or balcony, and almost eight in ten (79%) have their own private garden.

Brits are proud of their patches, spending an average of five and half hours per week on maintenance. The north east of England is Britain's most green-fingered region, committing an average of seven hours per week to garden maintenance, while those in the south west with a private garden dedicated just five hours per week in the summer of 2017.

Unsurprisingly, those over 55 spent an average six hours a week in the garden last summer while those under 34 spent less than four hours per week tending to their turf.

Gardens come at a cost, with Brits spending an average £170 on their outdoor spaces during British Summer Time (April – September) and, interestingly, taking the time to shop in store more often than online. Of those surveyed, 8 in 10 (79%) opted to purchase outdoor plants and seeds in store, 7 in 10 opted to purchase tools and equipment (70%) and house plants (68%) in store, and more than half (52%) headed to a store to choose their fencing, decking or garden buildings.

Almost a third (32%) of those with a private garden paid for garden maintenance services last summer, spending on average £195. This figure is higher for those aged over 55, who spent on average £207 on maintenance services.

Two fifths of Brits fund the cost of their gardens from regular income while a further 15% make use of a credit card or loan.

Jon Roberts, Managing Director of credit cards for Lloyds Bank, says: "Our gardens offer great opportunities for us to get outdoors, but they come at a cost too and it's important that we plan ahead and budget accordingly. Of course, the time we invest in our gardens can be valuable and rewarding too, so it's important to make sure that effort doesn't go to waste."

Don't let light fingers ruin your green fingers

Given how much time and money homeowners invest in their gardens and the enjoyment outdoor spaces bring to Brits, it's really important to take appropriate action to look after your outdoor belongings.

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Last year, Lloyds Bank Home Insurance received 655 claims for theft from gardens peaking at 70 in May. 460 of these claims were for theft from garages, sheds and outbuildings with most claims again being received in May (52)¹.

This is when warmer weather and longer days mean that Brits will start getting out their summer furniture and barbeques, and are more likely to fall victim to garden thieves.

Tim Downes, Senior Claims Manager, Lloyds Bank Home Insurance, says: “It’s clear from our research that gardens play an important role in our lives. Whilst homeowners will remember to insure their indoor items and to secure indoor windows and doors, the importance of this outside can be forgotten.

“However, outdoor items are often the easiest to steal as they are left outside, within easy reach for burglars, or in unsecured outbuildings or sheds.

“Following a few simple steps to look after your outdoor valuables means that people can focus on enjoying their gardens when the sunshine comes out without needing to worry.”

Top tips from Lloyds Bank on investing in and protecting your garden:

1. **Garden cover:** Make sure you have adequate home insurance which also covers belongings in the garden
2. **Consumer protection and proof of purchase:** When purchasing goods or services, you can benefit from added piece of mind offered by the Consumer Credit Act when you pay using your credit card. No matter how you choose to pay, keep receipts for valuable items to help in the event of a claim
3. **Tag it:** Mark items with an ultra-violet pen to help trace them if stolen
4. **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
5. **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
6. **Hidden from sight:** Avoid leaving spare keys to the home or outbuildings in readily identifiable locations, such as under plant pots beside doors: thieves can predict where we hide them, so don’t make it easy for them.

ENDS

Editors' Notes:

1. Statistics from Lloyds Bank Home Insurance in-house claims data 2017 and online survey conducted by Opinium on behalf of Lloyds Bank, between 4 and 8 May 2018, with a nationally representative sample of 2,008 adults in the UK.
2. Lloyds Bank Home Insurance, Home Insurance Premier and Home Solutions are all underwritten by Lloyds Bank General Insurance Limited. Lloyds Bank Home Solutions and Home Insurance Premier have a 5 star Defaqto rating.

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3. Lloyds Bank Home Insurance offers cover for contents in outbuildings and contents in the open. Depending on the level of home insurance cover, this may be provided as standard, or as an optional extra. Cover levels vary, and limits, terms and exclusions apply.
4. Lloyds Bank Home Insurance offers its customers a 24-hour Emergency Homeline, manned by experts who can offer useful information and advice on how to manage a home emergency, such as providing the number of a reputable plumber for emergency call-outs. This service is provided by Royal & Sun Alliance Insurance plc.
5. Should the worst happen, Lloyds Bank Home Insurance can send a Personal Claims Consultant (PCC) at their discretion if they feel that one of their policyholders needs extra support. PCCs act as a single point of contact on major claims, meeting customers face-to-face to discuss all aspects of the incident and personally see each claim through from beginning to end.

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