



26 OCTOBER 2018

FOR IMMEDIATE USE

DARKER DAYS RISK CASTING A SHADOW OVER WINTER MONTHS: PROTECT YOUR HOME FROM BURGLARY AS THE CLOCKS GO BACK

- 35% more claims for forced burglary in 'darker months' (2017/2018) versus 'lighter months' (2018)*
- 2,199 forced burglary claims between October 2017-February 2018, versus 1,624 between March-July 2018
- 28% more claims received between similar periods in 2015/2016

As the clocks go back this weekend, many people will be looking forward to an extra hour in bed and hunkering down for the winter.

Whilst winter means cosy nights in, the longer nights can also provide the perfect cover for burglars.

Over a third (35%) more claims for forced burglary were received by Lloyds Bank Home Insurance during the 'darker months' of 2017/2018 versus the 'lighter months' of 2018.

This equated to 2,199 claims between October 2017 and February 2018, versus 1,624 between March and July 2018.

The picture was the same in preceding years. 7% more claims were received in the 'darker months' of 2016/2017 versus the 'lighter months' of 2017. 28% more claims were received in the same periods of 2015/2016.

Tim Downes, Senior Claims Manager, Lloyds Bank Home Insurance, said: "The clocks going back should act as a reminder to protect our homes from burglars during the darker days. In the summer months we receive more claims for 'unforced' burglaries as thieves take advantage of open windows and doors, however winter typically sees a spike in break-ins using force. Dark evenings, overgrown hedges and shady corners provide the perfect hiding places for opportunistic thieves.

"We're urging homeowners to remain vigilant over winter and do what they can to protect their home so they can have peace of mind to enjoy those cosy nights in."

Lloyds Bank Home Insurance is offering homeowners top tips to keep their homes safe as the clocks go back

1. **Light up:** leave a light on in your home when you are out or have a light timer fitted. It's also a good idea to install exterior security lights at the front and back of your property

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2. **Someone is home:** leave the radio or the television on to give the impression that the house is occupied
3. **Tech safe:** if possible, invest in a CCTV system. You can now also buy cameras that allow you to monitor your home remotely via your smart phone or tablet
4. **Ring the alarm:** it's a good idea to invest in a burglar alarm. Not only do they keep your home safe, but also act as a deterrent to burglars
5. **Lock up:** ensure doors and windows are locked, especially at night, and when you go out, and don't leave valuables on display
6. **Easy access:** don't leave ladders outside your home, or in the garden, making it easier for burglars to gain access to your home
7. **Garden maintenance:** make sure bushes, hedges and trees aren't allowed to over-grow, providing the perfect hiding spot for thieves
8. **Sound alert:** having a gravel driveway can be a good deterrent to burglars as the sound will alert homeowners to an intruder.
9. **Seasonal festivals:** with upcoming seasonal festivals such as Diwali, Halloween and Hanukkah. Households might have more expensive items in the home than normal. Make sure you have the right level of cover for these possessions
10. **Stored away:** make sure garden tools are stored away safely. Don't leave them outside where they could be used to break into your home.

ENDS

Notes to editors:

*'Darker months' are October-February inclusive. 'Lighter months' are March-July inclusive. Data based on in-house Lloyds Bank Home insurance claims data.

- 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.
- 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.
- Lloyds Bank Home Insurance offers its customers a 24-hour Emergency Helpline, 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.
- 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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