

Beware the hidden cost of a perfect garden

Thefts could spike this summer as criminals target outdoor valuables

By Rachel Mortimer
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Halifax Home Insurance recorded a 48pc jump in claims for theft or damage to garden items | CREDIT: Katarzynabialasiewicz

The price of a perfect garden is rising this year, as soaring levels of thefts threaten to [push up premiums and insurance excesses](#).

Faced with the prospect of another summer spent largely at home, Britons have invested heavily in their gardens, with furniture, barbecues and heaters. There has also been a boom in building separate structures to use as an office or gym.

But insurer LV reported a 21pc increase in stolen garden goods last year, while Halifax Home Insurance recorded a 48pc jump in claims for theft or damage to garden items.

Brian Brown of Defaqto, the data firm, warned this could lead to higher premiums.

He added: "We would be more likely to see insurers bring in more restrictions on cover, such as higher excesses for theft of garden contents, or limiting the amount of cover provided."



UK households collectively keep £28.5bn worth of valuables in their gardens | CREDIT: N.A.J.J.

Experts are urging people to insure their garden furniture ahead of a predicted [spike in thefts](#) over summer.

A third of households are thought to have [shunned insurance](#) for their garden goods, despite 25pc having previously fallen victim to theft.

Mr Brown said: "Big spending items such as furniture, barbecues and patio heaters are very attractive to thieves, so people need to ensure they insure things they leave in their garden."

UK households collectively keep £28.5bn worth of valuables in their gardens, at an average of £1,262 per property, according to price comparison website Moneysupermarket.

Typically insurers only cover up to £1,500 for contents left in the open, according to analysis by Defaqto.

This increases to cover of £2,000 or more if the items are stored in outbuildings such as sheds and garages.

Six ways to protect your garden this summer

- Install bolts and padlocks on any gates
- Mark items with UV pen to trace them
- Don't leave spare keys in obvious areas
- Hide tools and ornaments that could be used by criminals to break in
- Lock away valuable items
- Check your insurance covers it all

Source: Halifax

But simply relocating garden valuables to a garage is not enough. One in five insurers will not pay any claims for theft which occurred when the outbuilding was not locked, Mr Brown warned.

Martin Milliner, of the insurer LV, said the rise in garden thefts was closely linked to the drop in the number of burglaries inside homes.

"It's always worth checking your policy cover to see if it includes outside contents as standard, or if you need to add this on," he added.

Camilla Yates, of Moneysupermarket, said that while standard buildings and contents policies usually included some cover for garden items, many people were still leaving themselves exposed.

The sudden rise of working from home last year led to a huge proliferation of garden rooms being built, but experts have warned that homeowners might not be covered for thefts if they have not informed their insurer about the new feature.



A two room home office from Modulr Space | CREDIT: Modulr Space

These buildings can cost tens of thousands of pounds and have proven hugely popular among home workers in order to create a threshold between work and home over the past year.

But Mr Brown at Defaqto said it was vital owners notified their home insurer after installing a home office.

"Not only will they probably charge a higher premium, because the overall sum insured will have increased, but they will want to know about the security of the outbuilding and what is kept in it," he said.

"They may well place strict limits on how much they will pay for claims following a burglary or fire in the outbuilding."

Those with garden rooms often use them to store expensive valuables such as office technology and gym equipment, making them a target for thieves.

Crane Garden Buildings, which has seen a significant uptick in enquiries for their home offices this year, builds its studios with a five-lever mortice lock, common in residential buildings, and lockable windows.

The company said there were extra steps owners could take to protect valuables in the outbuildings, such as installing blinds and motion sensor lights.

Jo van Riemsdijk at Modulr Space, a garden room maker, added that some customers had installed alarms for additional security in their home offices, and urged owners to contact their insurers for advice on security requirements.

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