

# Royal Wedding might mean more burglaries

While the UK celebrates the Royal Wedding, AXA Insurance, one of the UK's largest home insurers, predicts a potentially huge surge in burglaries and accidental damage insurance claims.

In Edinburgh AXA say that research shows 31% of people plan to stay at home and watch the Royal Wedding on TV, compared to 25% in Glasgow, 22% plan to stay at home and watch something else on TV, compared to 14% in Glasgow, 13% plan to go on holiday that weekend, compared to 7% in Glasgow, 11% plan to go shopping and 20% plan to go be out of the home for another reason (for example, going to watch the wedding with friends/family, going to London) and if they are having a party at home, 38% would **always** leave a door open for ease of access/fresh air, while 40% would **sometimes** do this.

Statistics from the insurer show that burglars are wise to events where people are likely to be away from home with levels of theft and attempted theft surging by up to 50% on days such as Halloween, Bonfire Night and New Year's Eve.

But the insurer warns that partying at home also carries risks with 65% of people leaving patio or other entrances to the property open when they are hosting an event providing easy targets for the opportunistic thief.

As well as theft, insurers are bracing themselves for a lot of accidental damage claims. AXA's statistics reveal that social gatherings in the home, such as Christmas and New Year's Eve mean average levels of accidents rise by 12%. And the popular party weekend of the August bank holiday sees accidental damage claims rise on average by 19%. One in six of us will have experienced damage to our homes as a result of a social get together and while most claims are for small amounts, they

can run in to tens of thousands of pounds.

James Barclay, home insurance underwriting manager, AXA says: "We don't want to pour cold water on everybody's fun but people need to be aware of the risks before their holiday or party turns into an expensive claim.

"Our stats suggest that over three quarters of us will not be concerned about the potential for burglary or damage over the Royal Wedding weekend while around one in ten will be likely to broadcast plans to family and friends (and burglars) on social networking sites. Around 18% have no contents insurance should the worst happen.

"But as the figures clearly show, there really is a higher risk on occasions such as this. Don't let the Royal Wedding turn into a Right Royal Mess for you."

Tips on keeping your home claim free for the Royal Wedding

- if you are going away or just out for the day, make sure you lock up thoroughly including using any window locks or alarm systems
- let neighbours know you are going to be out so they can keep an eye on your property
- don't advertise your plans to be out or away on Twitter or Facebook – the modern burglar knows how to use the internet to monitor your movements
- put some home insurance in place – it's just not worth the risk of cutting financial corners
- leave a light or two on and don't shut all the curtains
- if you are throwing a party at home, only leave doors open if you can keep an eye on them all the time – it takes 30 secs for a thief to nip in and snatch a handbag

- make sure you move any breakables before friends arrive and consider covering expensive carpets or flooring
- use BBQs, candles, fireworks with care – alcohol and flames don't mix well