

## Consumers Should Not 'Overlook' Protecting Property

*With Christmas less than two weeks away, homeowners should look to take steps to safeguard their property.*

December 17, 2007 (FPRC) -- Such is the assertion of Bradford & Bingley, which claims that with the festive period rapidly approaching, thousands of consumers could find themselves becoming the target of opportunistic burglars. Overall, it was suggested that some 76,000 households across the country will be targeted by such unwelcome visitors. And with the average person set to spend some 385 pounds on gifts, it was stated that a total 58 million pounds worth of items could be lost to thieves during the Christmas and new year period. As a result of being a victim of crime, many people may find that the cost of replacing items impacts upon their ability to manage other areas of their spending such as loans, store cards and utility bills. It was also suggested that consumers could come under a particular increase in pressure if they do not have an adequate insurance policy.

Dave Foyle, head of general insurance at Bradford & Bingley, says: "With so much money and effort invested in the Christmas period, people should make sure that they don't overlook the necessity of protecting their home and its contents from unwanted visitors. Christmas should be a fun time of the year - by making sure that you have adequate home insurance cover in place, you can enjoy the festive season in the knowledge that the contents of your home are protected should the worst happen."

As a result, taking out a sufficient insurance policy could help many people manage their spending should they be the victim of a burglary. However, for those lacking cover and concerned about how they will be able to afford to replace stolen items and handle other demands on their spending, a cheap loan could be a possible way of getting help with money. Homeowners were also urged to keep all presents in areas where they are not visible from the outside by burglars. However, those opting to put gifts in areas such as sheds or garage were advised to ensure that in doing so they will be covered by their home insurance policy.

In addition, homeowners are advised to make sure all windows which could be accessible from the outside - and especially those on the ground floor and near drainpipes and roofs - are secured with key-operated locks. Those consumers looking to carry out this particular work, however, may find that a home loan is a competitive way in which to fund such costs. Meanwhile, homeowners were also urged to make sure that their Christmas lights are wired up correctly. The financial service firm reported that poor wiring causes "many accidents and much damage over the festive period" and as a result those concerned about their lights should seek out advice from a qualified electrician.

Consequently, those looking to improve the security of their property during the festive season may wish to consider applying for a homeowner loan to help fund the installation of locks, alarm systems and other protective measures. In addition, such a loan may also provide borrowers with enough cash to take out an adequate insurance policy. Taking out a secured loan may also be of use to those looking to protect their home during the winter months. Earlier this year, research conducted by Cornhill Direct revealed that 43 per cent of people do not have any protective lagging for their water pipes. A cheap homeowner loan could help people to afford to safeguard their house should they suffer a burst pipe.

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