

Esure Reminds Amateur Cooks Of Need For Insurance

While attempting to cook up a spectacular dish, people are advised against also landing their finances in hot water.

April 27, 2008 (FPRC) -- In research carried out by esure it was indicated that after attempting to copy something they have seen on a cookery programme, some 14 per cent of Britons have either injured themselves or damaged their kitchen. The study comes despite 73 per cent of consumers claiming that they are an "amateur", "novice" or "useless" when attempting to cook. Overall, it was revealed that more than 5 billion pounds in damage is caused following a culinary catastrophe.

The study also indicated that consumers living in Wales are the most likely to have a disaster when attempting to copy a dish created by a celebrity chef. Just under a quarter (24 per cent) of people in the region claim that they have damaged their own home while cooking.

In addition the financial services provider also showed that just over three-quarters (77 per cent) of accidents arisen from consumers' attempts to chop food quickly. Following on from such a mishap it was indicated that people may have accidentally scratched their kitchen work surfaces. Meanwhile, it was stated that deep frying and skewering may result in personal injuries including skin burns and scrapes to fingers. Furthermore, steaming food could cause water marks on ceilings and walls.

Using a large-scale blowtorch to assist with cooking was shown as being one of the biggest causes of kitchen mishaps. It was indicated that just over one in three consumers would consider using such a device when creating dishes such as creme brulees and roasted peppers. However, 28 per cent of such amateur chefs either hurt themselves or damaged their home or possessions in the process.

Should consumers lack an adequate home insurance policy they could find that following a cooking mishap they are required to meet the cost of repairs to their home to replace items out of their own pockets and purses. Such expenses may mean that they struggle to manage other demands on their finances in areas such as personal loans, credit cards, council tax and mortgage repayments.

Commenting on the research, Mike Pickard, head of home insurance at esure, said: "The kitchen is one of the most dangerous rooms in a house - but adding a budding home cook and a technical recipe can make the likelihood of having an accident soar. Having ample buildings and contents insurance plus accidental damage cover, to foot the bill of any kitchen mishaps, is definitely worthwhile."

Meanwhile, celebrity TV chef Tony Tobin claimed that "it's great to see that kitchens across the country are becoming hubs of creative cookery". However, the Ready Steady Cook star pointed out that budding Jamie Olivers and Nigella Lawsons should make sure that they are safe and know what they are doing before starting making spectacular dishes. He said: "Make sure you're familiar with the basics before trying out any complicated culinary techniques and prepare your kitchen before starting. A cluttered kitchen is a dangerous kitchen."

In an attempt to ensure safety in the kitchen, esure advised consumers to ensure that they have both a fire extinguisher and a first aid kit close to hand. Meanwhile, keeping floors and work surfaces

clear was recommended, as was cleaning up spills.

Wannabe Gordon Ramsays looking to create gourmet dishes of their own might wish to consider taking out a home loan. By selecting this type of loan, borrowers may be able to purchase items such as ovens and fridges, as well as top-of-the-range cooking utensils quickly and affordably. In addition the financial assistance that a homeowner loan provides could help consumers to take out comprehensive home insurance cover.

Meanwhile, getting a loan to help with the purchasing of insurance could be advised for those consumers renting a home. In research carried out by Sainsbury's Finance it was revealed that rental properties were worth 641 billion pounds in November 2007. However, as the value of homes increase it was suggested that a lack of sufficient insurance could see both renters and landlords come under financial pressure.

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