

Holidaymakers Told To Be Wary Of Risk Of Burglary Whilst On Holiday

Leading insurance company churchill, has warned those consumers setting off on being away of the risk of returning to find that their house has been burgled.

May 24, 2008 (FPRC) -- According to statistics released by the group, one in ten people have come back from being away to find that their home had been broken into and household items had been stolen. A lot of those interviewed stated that a burglary had occurred only for the time of a short stay away or a day trip. In each incident, the average total of items stolen was 3,288 pounds. DVDs and CDs were the most once commonly stolen objects, accounting for 44 per cent of all thefts, while jewellery was close behind with 43 per cent.

For those who have had items stolen that are not protected by their insurance policy, replacing the item could prove costly. Taking out a cheap loan may be of assistance in providing the financial backing necessary to get a home back to how it was.

Churchill identifies a changing trend in the objects that thieves are seeking to steal. It concluded that items commonly stolen such as TVs and stereos are being targeted less, with opportunistic thieves instead opting to take more portable things. Credit cards, cheque books and cash were identified as the third most commonly stolen item, which collectively accounted for 42 per cent of household goods taken. Meanwhile, kitchen apparatus was stolen in just nine per cent of thefts identified in the study.

Following the publication of the statistics - which were compiled by RBS Insurance and involved 2,213 interviewees - Churchill highlights the importance of taking out adequate house contents insurance. However, for those who are concerned about the theft of objects of sentimental value, the company recommends investing in improved home security systems. For those looking to finance the fitting of protective mechanisms such as cameras, security lighting or a garage, taking out a homeowner loan might be a smart way forward.

Indeed, the Churchill study noted that 19 per cent of holidaymakers had come home to find family heirlooms stolen, with nearly a third of respondents saying that they had felt an emotional attachment to the objects.

Claire Foster, spokesperson for Churchill Insurance, commented: "Arriving back from a being away or a quick break to discover your property has been burgled is a horrible experience for anyone to endure. Although insurance does not prevent burglary, it can provide reassurance that the monetary value of anything stolen is covered. We would urge homeowners to ensure their contents insurance is fully up to date and valuable things are itemised specifically. Plus, there are a few simple property security steps that can help keep houses and their contents protected."

Churchill also suggested a number of other ways to reduce the chances of being the target of burglars. Turning on lights and drawing curtains in the evening was suggested as an effective way to create the appearance that household was inhabited. For those who planned on being away for more than 30 days however, the firms urged holidaymakers to consider putting valuable objects into storage for the duration of their trip.

Elsewhere, the Association of British Travel Agents has recently suggested that for those planning a trip away, travel insurance was a necessary consideration. The group asserted that while it might be viewed as expensive, it would be “extremely daft” to travel with out it.

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