

Glastonbury Fans Urged To protect Their Possessions

For the 175,000 people expected to head to Glastonbury later this month, checking the terms of their home insurance policy before they leave has been identified as a priority.

June 9, 2008 (FPRC) -- According to insurance services provider esure, doing so is a vital course of action before travelling to any outdoor festival as there is a danger that valuable items such as cameras, phones and music players could be left uninsured for the duration of the event. And with Glastonbury's reputation for intemperate downpours in recent years, it is important for people to make sure such possessions are covered in the event of water damage, as well as loss or theft.

The group explains that most items lost during the course of the festival - such as a phone falling out of a jacket pocket for example - will be covered under personal possessions insurance, usually up to a predetermined value. However, if items are left in a tent without a padlock securing the zips or another security device, people could find their insurance provider refusing to pay for effects in the event of theft. For those who have found themselves without adequate cover or who have failed to take out a policy, they may look to personal loans or other forms of credit to cover the cost of the lost items.

For the many students who intend on taking a trip to a festival during the summer season, esure reminded them that checking cover restrictions is particularly important. The insurance provider notes that students who are living at home will probably be covered by their parent's policy, while those who are staying in halls or other rented accommodation away from home will probably need to set up additional cover arrangements to avoid themselves being caught short in the event that personal items are lost, stolen or damaged.

Mike Pickard, head of risk and underwriting at esure home insurance, said: "Festivals such as Glastonbury are havens for opportunistic thieves and pickpockets and the very nature of these types of music events radically increases the likelihood of belongings being accidentally dropped, misplaced or damaged. As a rule of thumb, try not to pack anything that is of value. But for those festival-goers looking to take items such as mobile phones, digital cameras, mp3 players or portable DVD players with them, it's crucial to make sure they're adequately insured and that steps are taken to protect personal belongings at all times."

Following its recommendation, the group offered revellers a number of tips to ensure personal possessions were kept as safe as possible. Principal among these was the need to avoid taking valuable items where possible or place all non-essentials in a 24-hour lock-up facility during the festival. Making sure tents were secure was also identified as an important protective measure, while making small-denomination withdrawals at onsite cash machines is encouraged in an effort to reduce the risk of losing large sums.

Meanwhile, for those who are planning a holiday abroad, making sure homes are secure before leaving the country has also been recommended by insurance provider Churchill. For those looking for an effective way to fund going to a festival either at home or abroad, taking out a cheap personal loan may be advisable.

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