

Festival Goers Advised To Consider Protecting Personal Possessions

Although the thought of watching your favourite band while basked in glorious sunshine may be a tempting prospect for many a music lover, those looking to go to a festival this summer should first exercise a degree of caution.

June 28, 2008 (FPRC) -- Such is the assertion of Confused which reports that numerous unmanned tents and the generally relaxed attitude of revellers make festivals the perfect place for opportunistic thieves to do a spot of pinching. The price comparison site reported that as such, consumers should ensure that expensive items such as digital cameras, mobile phones and jewellery are sufficiently covered before going to watch their onstage heroes. And although many home insurance plans will provide cover for possessions taken out of a property, should any items be stolen due to lax security, it was stated that cover may automatically become invalid.

However, those who find that they have been a victim of burglary may discover that theft is only the beginning of their difficulties. Those who find their insurance policy is made invalid as a result of leaving a tent unsecured or lack cover altogether could well discover that they are required to dip into their own pockets in order to meet the cost replacing stolen items or repairing damaged goods. In turn, this could have an impact on their capacity to manage other demands on their spending which could include areas such as store and credit cards, mortgage and personal loan repayments.

Furthermore, it was reported that having to make a claim on policies will cause home insurance costs to rise.

Commenting on the report, Simon Lamble, product director at Confused, said: "It is vital that the prospect of jiving along to Jay-Z, cavorting with the Kaiser Chiefs or moshing with Metallica at this year's festivals, does not overshadow the importance of searching for suitable insurance to cover your belongings. Although levels of theft have been reported to be on the decline at summer festivals, the mix of alcohol, sun and music, makes it all too easy for revellers to forget to keep an eye on valuable possessions. Using facilities on offer such as lockers, or making sure you keep belongings on you or in a safe place, is highly recommended in order that your festival does not become a washout."

He went on to report that as well as ensuring that belongings are kept safe while at a festival, it is also important for music lovers to ensure that they take the time to get the right deal for them. Mr Lamble advised that consumers should look over the terms and conditions of their policy to make certain that they are getting the most comprehensive level of cover possible.

For those looking for an effective way to finance a trip to Glastonbury, T In The Park, Reading, any of the other major UK events or even a festival abroad, taking out one of the many cheap loans available loan could be advisable. In getting such a loan borrowers may find they can purchase tickets for the event and pay for transport - in addition to getting comprehensive insurance - effectively, leaving them with an affordable rate of repayment to make each month. Such a loan may also be of assistance to people wishing to fund a foreign holiday after a recent moneysupermarket study showed that 29 per cent of people are looking to go on a break outside of Europe because of the continued weakness of the pound against the Euro.

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