

Don't Forget Your Garden When It Comes To Home Insurance

Contributed by David Thomson

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In a recent study it was found that here in the UK we spend millions on garden furniture, plants and equipment to enjoy what little summer we have. With theft of garden and patio furniture on the increase it is essential that you make sure if you are covered for these in your home insurance policy.

Another fact that came to light was the fact that while people protected their homes with security features very few people gave much thought about enhancing the security in the garden or patio. This has left them wide open to the rising figures of garden and patio thefts which are thought to be around the 1.4 million mark.

However there are many simple ways that you can help to protect your home and garden. One way is to make sure that you get into the habit of ensuring that you put all expensive garden equipment in a locked shed. One of the best precautions that you can take when it comes to securing your garden is to make sure there is plenty of good protection to stop thieves even getting close; a simple sturdy fence is all that is needed to keep prying eyes out.

However, even with the best of intentions and added security thieves can still strike and invariably do, so it is essential that you make sure that your current policy covers the extras such as furniture, garden equipment and even such things as bicycles if they are stored outside.

Very often such things will need to have a separate policy in order to cover them; while some policies will have this clearly outlined, more often than not it is in the small print.

When shopping for insurance for your home, the quickest and easiest way to do so is to use a specialist broker, not only can you find excellent advice but you can also get the cheapest premiums. If the cover of the policy doesn't extend to cover your garden equipment then some companies will give you huge savings if you take extra cover at the same time as your home contents insurance.

About The Author David Thomson is Chief Executive of BestDealInsurance (<http://www.bestdealinsurance.co.uk>) an independent specialist broker dedicated to providing their clients with the best deal on their home, motor and life insurance.