

La Playa Private Clients: Insurance with Intelligence

Garden security: protecting your garden from green-fingered thieves

It can be easy to overlook garden and outbuilding security and this is perhaps why they are now considered an easy target for thieves. The good news is just a few simple actions can make a big difference.

Get your garden effects covered in your household insurance policy, itemising anything worth over £500 and stating its value. Some insurers (such as Chubb and Independent) have special policy wordings for gardens. It's best to work with a broker who has specialist knowledge and can give expert advice.

Think twice before taking the "easy" option of insuring through high-street companies or your mortgage provider – they simply don't have the time or the expertise to give individual advice, and are bound by standardised and often inadequate policy wordings.

Manage the risk:

- Make a garden inventory and take photographs: include valuable plants and fish, machinery (sit-on mowers etc), statues, urns, ornaments, water features.
- Always lock sheds and garages.
- Chain up ladders, which could be used to access upstairs windows.
- Mark valuable items – preferable by etching the surface: Identidot is a property marking service that applies unique property marking dots to valuables - all but invisible to the naked eye.
- Postcode-mark cycles.
- Secure statues and other movable objects.
- Consider security lighting and a wire-free alarm system (eg: Artguard), or connecting to the house alarm. Remember, high front hedges provide good cover for thieves.

Don't think "it won't happen to me"! Take sensible steps to look after your home and garden. Make sure you'll receive a cash settlement in full when you make a claim, so that you're free to choose how and what you replace any stolen items with. And finally, don't let worries about theft spoil your enjoyment of your garden!

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