

December 11, 2012

Don't give criminals the satisfaction this holiday season

As schools across Australia start sending students home for the summer holidays, the insurance industry is urging holidaymakers to get their plans in order to reduce the risk of accident and crime.

The Insurance Council of Australia (ICA) is advising anyone going away for the summer break to make sure they have adequate insurance for their home and contents, motor vehicles, boats, caravans and trailers, and for travelling.

ICA CEO Mr Rob Whelan said: "We all look forward to the Christmas and summer break, but many criminals see this time of year as the perfect opportunity to break into unoccupied homes or steal motor vehicles or other property.

"Last Christmas, Australia experienced a rise in motor vehicle thefts, and we urge car owners to take precautions to protect their vehicles to avoid becoming a statistic this Christmas.

"In fact, many parts of Australia have had increases in car thefts in 2012, in particular Queensland and WA, and holidaymakers should be aware of the risks. Anecdotally, home break-ins in many areas increase in December and January.

Radio, TV and online newsrooms: a pre-recorded audio interview is available for download from <http://insurancecouncil.com.au/media-centre/2012> or contact: 0432 121116.

"Don't give criminals the satisfaction. Most thefts are opportunistic. By following some simple steps you can drastically reduce your chance of being burgled or having your vehicle stolen or broken into.

"A few minutes of preparation could save financial hardship in the long run."

Mr Whelan said travel insurance should also be considered for domestic and international travel and was recommended for overseas travellers by the Australian Government.

Property owners can take active measures to reduce their risk of being a victim of theft and make sure they are protected.

Some simple steps you can take now include:

- Check your home and contents and motor vehicle policies are up-to-date
- Check the insured value of your vehicle, is it insured for market or agreed value
- Check the sum insured matches the replacement value of your assets

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- Park your car in your garage. If you don't have off-street parking, park your car in a highly visible place, preferably under a streetlight, and make sure it has an alarm
- When at home keep your car keys out of sight of doors and windows
- When on the beach or in a public place, protect keys, mobile phones, handbags and wallets
- Take precautions to make your home more secure if you're going away
- If you're going overseas, visit www.smartraveller.gov.au and familiarise yourself with advice about the destination to which you intend to travel to
- Keep your travel plans off social media sites such as Twitter and Facebook
- Visit www.insurancecouncil.com.au/secure-your-property for more home protection tips

Mr Whelan said: "Take some time now to think about where you are going, what you will be doing and what type of insurance protection you require.

"Shop around for the best policy for your needs, check its inclusions and exclusions and remember certain activities and existing illnesses may not be covered. The cheapest policy may not offer the best cover.

"If you are unsure about your policy contact your insurance company. It will be able to provide more advice on what is and is not covered."

To help find an insurer visit the ICA's consumer referral service: www.findaninsurer.com.au

An ICA checklist is available at:

www.insurancecouncil.com.au/for-consumers/consumer-tips/holiday-preparation