

Protect your garden from thieves and vandals this summer

- Average garden shed contains £597 worth of property
- Nearly a quarter of shed owners (23%) admit to leaving it unlocked at times
- Average garden contains £383 worth of plants, bushes, trees and shrubs
- More than half (57%) of garden owners don't know if their garden greenery is covered by their home insurance

M&S Bank research* reveals that nearly a quarter (23%) of those with garden sheds admit to leaving it unlocked, with more than one in ten saying they never secure it, despite the contents of a typical shed being valued at £597. One in five revealed that their shed contained more than £1,000 worth of gardening goods and equipment.

Nearly a third (30%) of shed owners say either they and/or someone they know, had fallen victim to theft or damage to items stored in their shed, with this figure rising to 43 per cent for those in Yorkshire and Humberside. When asked if they had installed any security features in their garden to deter thieves, nearly a third (30%) of shed owners hadn't taken any prudent measures.

The M&S Bank research also revealed that it isn't just sheds that are targeted by thieves; nearly one in five (17%) say either they and/or someone they know, has had their garden greenery damaged or stolen.

Despite the average garden containing £383 worth of plants, bushes, trees and shrubs, it is perhaps surprising that more than half (57%) of garden owners have not checked whether the plants, bushes, shrubs and trees in their garden are covered under their home insurance.

In addition, over a quarter of those with a garden estimate that they typically spend between two and four hours (28%) per week on the up-keep of their garden during the summer months; one in ten (11%) spend upwards of ten hours per week maintaining their greenery during this period.

Neil Rogers, Head of General Insurance at M&S Bank, said: "The value of items in the garden, whether this is in the shed or the garden itself, can mount up.

"We would urge householders to check whether their home insurance provides adequate cover for theft from both the shed and garden, and take the time to review what security measures they may need to secure the garden and ensure that they're covered should the worst happen."

M&S Home Insurance Premier cover provides unlimited cover for theft of property from a shed or garden**, as well as cover for loss or damage to plants, bushes, shrubs and trees in the garden***.

Follow Neil's tips on securing your garden this summer:

- Fix a good quality lock or padlock on the door of the shed, as well as any garden gates
- Fit locks to windows and ensure they are kept shut
- When not in use, ensure the shed is locked, especially at night
- Lock belongings in the shed overnight after use (i.e. barbecues, bicycles etc), items left in the garden may not be covered for theft
- Don't leave expensive items in direct view, where they can be seen by thieves. If possible, fit a blind over windows so that contents cannot be seen
- Install automatic security lighting in the garden
- A prickly hedge around the garden can help to deter intruders

M&S Home Insurance is underwritten by AXA Insurance UK plc.

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Notes to Editors

*Consumer research carried out by Opinium between the 25th and 28th April 2014 amongst 2001 UK adults over the age of 18. Results have been weighted to nationally representative criteria.

**Except for valuables, money and pedal cycles, where individual limits apply

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About M&S Bank

M&S Bank (the trading name of Marks & Spencer Financial Services plc) was founded in 1985 as the financial services division of Marks and Spencer plc. In November 2004, HSBC bought 100 per cent of the share capital of Marks and Spencer Retail Financial Services Holdings Limited.

^{***}Terms, conditions and exclusions apply

Today, M&S Bank operates as a joint venture arrangement between HSBC and Marks & Spencer, however, M&S Bank retains its own board.

M&S Bank offers a broad range of financial products, including the M&S current accounts, the M&S Credit Card, and a range of loans, savings and general insurance products, while its travel money offering boasts the widest range of currencies available on the high street. M&S Bank has 29 branches and over 120 bureaux de change located in M&S stores across the UK.

In 2014, M&S Bank was shortlisted in the Best Banking Brand category at the Which? Awards, received Which? Recommended Provider status for travel insurance and named the Most Trusted Provider at the uSwitch Credit Card Awards.

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