

## **THE ACCIDENTS WAITING TO HAPPEN IN OUR HOMES**

*Lloyds TSB Insurance joins forces with RoSPA to launch a guide to home safety*

British homeowners have a disturbingly lax attitude to home safety and fail to take even the most basic protective measures, according to a new report from **Lloyds TSB Insurance**. Marking the launch of its new '**Guide to Home Safety**', the report highlights that almost half the population (45 per cent) admit they don't have a first aid kit, while one in twenty say they have taken no home safety precautions at all. A third (34 per cent) said they'd wait for an accident to happen before taking any action.

The report findings reveal a catalogue of other hazards that put homeowners and their families at risk everyday. A mere 15 per cent keep their medicine cabinets under lock and key, while only a third (36 per cent) have an anti-slip mat in the bath. Similarly, only half the population (48 per cent) ever repair damage to their homes, such as broken tiles or uneven floors, or make sure their fixtures and wall fittings are secure.

Phil Loney, managing director, Lloyds TSB Insurance, said: "Accidents may be a fact of life, but when homeowners start to shirk responsibility for preventing them, it's time to start worrying. We all need to take action before accidents happen, but our research shows that we're not always sure what needs to be done.

"By joining forces with RoSPA we've produced a guide to help homeowners identify the measures they need to take to reduce the risk of accidents. Whether it's a question of keeping a first aid kit or taking out insurance cover, there's something everyone can do to make their home a safer place."

Asked what could be done to prevent home accidents, almost two in five (37 per cent) admitted they could be less careless at home, while a quarter (26 per cent) suggested more advice on appropriate safety measures would help them. A fifth (17 per cent) seemed resigned to the view that home accidents would always happen.

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Worryingly, a third (34 per cent) said they'd wait until an accident occurred before investing more in their home's safety. Almost three quarters (69 per cent) said they'd need proof that any safety measures would help prevent accidents before taking action, while a third (34 per cent) would only do something on condition that they could save money on their home insurance policies. One in four (25 per cent) would only seek to improve safety if they were sure it would boost the value of their homes.

This cavalier attitude to home safety comes despite the fact that most of the population has had an accident at home. The most common accidents are:

Cuts	66 per cent
Burns	64 per cent
Tripping over	48 per cent
Falling down stairs	46 per cent
Slipping	39 per cent
Electric shock	12 per cent

For a free copy of the guide or for more information on Lloyds TSB Home Insurance or a quote, call in to your local branch, visit [www.lloydstsb.com/homeguide](http://www.lloydstsb.com/homeguide) or telephone 0800 015 9960. Save up to 15 per cent off normal premiums when you buy online.

Lloyds TSB Home Solutions Insurance is the first insurer to offer customers 'same day value payments'. This means it can, where appropriate, make a cash settlement straight into a customer's account the minute their claim is agreed.

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### **Notes to Editors:**

- <sup>1</sup>Research conducted by Tickbox.net in April 2005. Sample size of 1033.

### **For more information:**

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