



## SUFFOLK CENTRE

### TIPS AND IDEAS



(Researched and written by Chris Sanderson)

#### Caravan security - is it a big issue?

Well yes if you talk to your insurers. This year I was surprised at the more than expected increase in my caravan insurance premium and made enquiries as to why.

Was it due to an increase in traffic accidents, storm damage, etc? I asked. The response received was that whilst these factors still figure in claims, the highest proportion of claims now concerns the theft of vans. It also appears that whilst twin axles were at one stage the choice of thieves, single axles now figure as highly in the statistics.



My insurer confirmed the security requirements pertaining to my own storage situation and the requirements when the caravan is detached from the car on sites etc. They also confirmed what security must be in place when leaving the van unattended but hitched to the car at roadside service areas etc.

With my insurers, different requirements exist for single axle and twin axle vans. The simple answer, if you're not sure what security devices you should be applying, and when they should be applied to your van, is to check your policy details carefully. If it's still not clear, ring your insurer and check.

Please remember that unless your insurer has special rules – the rally field is NOT immune from the security requirements of your policy.

Don't forget if you've made your caravan as secure as possible, the chances are any thieves will target those that are not or less so.