

Make sure festive gifts are covered

Expensive gadgets may need more insurance, says Chiara Cavaglieri



If your home is going to be full of the latest gadgets this Christmas, whether it's an e-book reader, an all-singing tablet, or a fashionable smartphone, make sure you are protected. The festive period is a lucrative one for thieves: last December there were 23,000 burglaries, leading to claims totalling £35m, according to the Association of British Insurers.

Now is the time to review your home insurance policy and ensure you're fully covered. Many insurers will automatically increase cover over the festive period, but this will vary, so if you don't know, ask. Aviva, for example, tops up cover by an extra £3,000, while the Post Office offers a 10 per cent increase in contents cover during December 2012, as does Lloyds, subject to a maximum £3,000.

If this isn't included then you should contact your insurer and inform them of the increase in valuable items in your home. It's also essential that any exceptionally expensive items, such as a piece of jewellery, are covered individually.

Home insurance premiums are based on the level of cover and the value of your contents, but if you're undercovered insurers will only pay out a percentage of the actual value if you make a claim.

Several providers and comparison sites have helpful online contents calculators to help you estimate the value accurately.

You can insure items with standalone gadget insurance, which can be fairly cheap. Insurance2go offers policies for tablets from £2.99 a month which covers theft, accidental damage, water damage, fire damage at home and abroad. With Protect Your Bubble you pay from £2.19 for e-readers and tablets (excess of £25, or £50 for iPads). Make sure your gadget insurance protects you worldwide against theft, accidental damage, liquid damage and mechanical breakdown outside the manufacturer's warranty.