



Don't BBQ more than you bargained for this summer

Being involved in a car accident is the number one setback that New Zealanders worry about closely followed by a fire breaking out in their home, new research from IAG has revealed.

The insurer worked with research specialists Nielsen to find out what most concerns people from a range of incidents from car accidents to natural disasters.

IAG then compared the results to the type of home and motor claims it received from customers between 2012 and 2015.

More than half of people surveyed (52%) said they worried about having a car crash, while exactly half (50%) of respondents admitted to fearing a house fire.

While IAG's data showed six in ten (62%) of all motor claims made in the last three years were for vehicle accidents, only 1.3% of all home claims related to house fires. The figure for house fire claims includes those made for total loss as a result of a blaze.

IAG spokesperson Craig Dowling said: "Just behind of car accidents, fire is a major worry for New Zealanders.

"While fortunately, as our claims data shows, very few of us will experience a house fire, claims of this type are by far the highest value with the average costing \$31,000, which goes to show the importance of having insurance to make sure you're covered for this eventuality."

Craig said summer can raise the risk of potential fires breaking out in and around the home, with more barbeques and braziers being fired up.

"Taking simple precautions like not wearing loose clothing around the BBQ and making sure you cook well clear of low hanging trees or long grass will help you to keep safer this summer. Make sure you are aware of local restrictions and follow guidelines from your local authorities. People should be aware that they can be held liable for damage caused to other people's property" Craig said.

Next highest on New Zealanders' worry list was the fear of being burgled, with 48% admitting it was a concern. Home burglaries accounted for 12% of all home insurance claims paid out by IAG between 2012 and 2015.

The data showed that just over two in ten of IAG's total home claims (21%) were for damage caused to policyholders' property, which was a concern of 18% of people who took part in the survey.

This includes damage to personal items such as dentures, spectacles and hearing aids plus malicious damage caused by other people through vandalism or graffiti.

Earthquakes also ranked highly as something people are concerned about, with 42% saying they were worried a shake would hit. This is despite fewer than 1% (0.09%) of all IAG's home claims over the last three years being earthquake-related. The average cost of claims of this type was a costly \$20,175.

Despite lost contents only making up 8% of all IAG's home claims, 26% worried about losing personal items such as photos, a quarter (25%) fretted about losing their phone and 17% said feared losing their laptop or tablet.

One in ten people (10%) worried about misplacing their glasses or hearing aid, of which the majority were people aged 55 and over (16% compared to 9% of people aged 15 to 24, 9% of people aged 25 to 39 and 8% of 40 to 54).

Almost a quarter of people asked said they worry about their car or motorcycle being stolen (24%), although IAG's data showed that just 3% of all motor claims for this period were for theft of a vehicle.

A fifth of people expressed concern over a storm or flood (21%). Claims of this kind made up 11% of the insurer's total home claims.

Other natural disasters people feared included a tsunami (13%) and a volcanic eruption (10%).

In order of concern, here's the top things New Zealanders worry about:

Ranking	Type of incident	% of people worried	Number of claims IAG has received 2012 - 2015	
			Home	Motor
1	Having a car crash	52%		62%
2	A house fire	50%	1.3% (this figure includes claims for total loss as a result of a fire)	
3	Home burglary	48%	12%	
4	Earthquake	42%	0.9%	
5	Losing personal items (such as mobile phone, photographs, tablet, glasses/ hearing aid)	26% (specifically 25% worry about losing their phone, 10% worry about losing their glasses/ hearing aid)	8%	
6	Vehicle stolen	24%		3%
7	Storm or flood	21%	11%	
8	Damage to my property (including damage caused by other people	18%	21%	

	such as vandalism or graffiti)			
9	Tsunami	13%	0%	
10	Volcanic eruption	13%	0%	

The New Zealand Fire Service has some great advice on how to use BBQs and gas cylinders safely, which you can find here: <http://www.fire.org.nz/Fire-Safety/Fire-Safety-Advice/Pages/Outside-your-home.html>.

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