

Home insurance cover for gardens – what's included?

Since lockdown, for many people the way we see and value our gardens has changed, and it's become a more important part of the home. The average total spend per adult was £670 on their gardens in 2021ⁱ, with the **total value of sales of gardening products in the UK set to reach over £6.5 billion by 2025**, up from £4.9 billion in 2020.ⁱⁱ

This increased spending on gardens can mean that there are a lot more valuable items ripe for stealing by thieves so ensuring your client has adequate home insurance in place can be vital.

Adding it up

If your client is unsure how much the items in their garden are worth, you can use our [contents calculator](#) to help tot up the value of the items in and around the garden, in addition to all the items in their sheds, garage and other outbuildings. Remember to encourage them to add up the cost of all their plants and ornaments, garden tools, mower and children's toys – not just big-ticket items like garden furniture.

What protection do Paymentshield offer?

Paymentshield's Buildings Insurance

With a Paymentshield policy, the following are all covered up to £1m as standard:

- Garden walls, gates & fences
- Drives & footpaths
- Domestic outbuildings, for example sheds or garages
- Ponds, hot tubs & swimming pools

Your client can also claim up to £2,000 for loss or damage to:

- Trees, shrubs, plants, hedges & lawns

These are all seen as part of the structure of your clients' home which is why they're covered under Building's Insurance. They'll usually be insured for loss or damage as a result of fire, theft, subsidence, impact malicious damage or vandalism. For more information take a look at Paymentshield's latest [Policy Booklet](#).

Accidental damage cover is also available as an optional extra.

What's not covered: *Storm or flood damage to hedges, fences and gates are not covered along with any loss or damage if the client's property is left unoccupied for more than 60 days in a row.*

Paymentshield's Contents Insurance

Items in the garden that are out in the open are covered up to £2,500 including items such as:

- Garden furniture, for example, table and chairs/sofa suite
- Ornaments
- BBQ's
- Patio heaters
- Gazebos

Theft from any outbuildings will also be covered up to £5,000 but only if the items are locked away. For more information take a look at Paymentshield's [Policy Booklet](#).

What's not covered: *Loss or damage to contents left out in the open from a storm or flood. Loss or damage from theft unless force and/or violence are used to get into or out of the area stolen from. Also, pedal cycles that are left out in the open wouldn't be covered.*

New for old: With a Paymentshield policy, lost or damaged property will be replaced on a new for old basis, where considered appropriate.

Trusted tradespeople: Your client will have access to a network of contractors, repairers and product suppliers dedicated to providing claim solutions.

Paymentshield's referral service

If you don't have time or don't feel confident discussing Home Insurance with your client, you can use Paymentshield's Referral Service, which is designed to help your client find the right home insurance for their needs.

By referring to Paymentshield, we'll speak to them on your behalf and can help make sure they're thinking about things like having adequate cover for their gardens, so your time is freed up to focus on other services.

[Visit the Paymentshield website](#) for more information on our referral solution.

ⁱ https://www.gardenpatch.co.uk/gardening-statistics/#How_much_do_we_spend_on_our_gardens

ⁱⁱ <https://horticulture.co.uk/gardening/statistics/> - Statista Research Department. (2021b, August 18). Total value sales of garden products in the United Kingdom (UK) in 2020, with a forecast for 2025. Statista. Retrieved March 15, 2023, from <https://www.statista.com/statistics/1256689/total-value-sales-of-garden-products-in-the-uk/>