

The great Kiwi shed - loved by most, insured by few

Auckland, 25 September 2017 – Mad about man caves, silly about sheds, or wild about workshops? Well, you're not alone - two thirds of Kiwis use their garage or shed for more interesting things than parking a car.

“From sewing, rumpus and games rooms to potting sheds, mini museums, art studios and home bars - garages and sheds have as many different uses as there are different interests,” says Amelia Macandrew, Customer Relations Manager, AA Insurance. “Our survey showed that man/woman caves are also popular, as well as dedicated rooms for hobbies and collections, or just having a place to hide out. One homeowner even set up a chicken incubator and hatchery in their garage.

“The uses are endless; although there is a clear distinction between sheds and garages,” she says.

According to AA Insurance's 2017 Home Security Survey, sheds are mainly used for storage like garden equipment (73%) and tools (48%), and garages for workshops (46%). This helps explain why more time is spent in a garage – over a third of us hang out in them for more than two hours every week.

“With this in mind, it will come as no surprise that there is also a distinction between the two when it comes to protecting the items kept there,” says Amelia. “Three in 10 sheds are neither locked nor covered by contents insurance, whereas one in 10 garages are never locked but 80% have contents cover.

“It makes sense that garages would house more items of value because of their construction, storage, security and proximity to the main house. Although, we do recommend locking sheds if they house items of value, or items that can be used to break into your home such as tools and ladders.”

But while locking up can help prevent theft, it can't prevent accidents from happening, as these customers discovered.

One family's rumpus room got a little more rough and tumble from the kids than expected when the ball they were kicking about flew through the open doors and knocked the 79" TV for six. Contents insurance saved the day by covering the \$7,575.



Another customer used his garage as his music room. During one session, he knocked over his music stand, which fell on his electric guitar and took a chunk of wood out of the edge. His contents insurance didn't miss a beat by covering the guitar for almost \$2,500.

“The great Kiwi shed or garage is generally used year-round, providing a great escape for some or a place to gather for others,” continues Amelia. “However, it's often easy to forget to include these spaces in your home and contents insurance because they're not in the main house. So, make sure you have enough contents cover for all your belongings, no matter where they are stored, and check your home policy sum insured has enough cover for your sheds and garages too. Then you'll be protected should the worst happen.”

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About AA Insurance

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We proudly partner with Eden Park, support youth charity Blue Light, and have been consistently recognised by: Reader's Digest Most Trusted Brands (since 2011), NZ Insurance Industry Awards (since 2012), IBM Kenexa Best Workplaces Survey (since 2008), Canstar Blue Most Satisfied Customers (2011-2016), and the Colmar Brunton Corporate Reputation Index (since 2015) that recognises New Zealand's most successful companies.

AA Insurance has an A+ (Strong) Insurer Financial Strength Rating given by Standard and Poor's (Australia) Pty Ltd. For further information visit www.aainsurance.co.nz.

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