

INSURANCE MATTERS

Spring/
Summer
2012

OLYM-PICK POCKETERS

In 2010 a survey from online travel site TripAdvisor placed London as tenth in destinations where tourists are most likely to be pick pocketed. This year the Olympic Games and Diamond Jubilee celebrations will see an influx of tourists and their wealth into the U.K., potentially attracting more criminals to increase the risks.

When on breaks in cities abroad we are often careful to protect our personal possessions; keeping cameras out of site, wallets in waist belts and handbags across the body. When we are on home soil however, the familiar surroundings may see us dropping our alertness to danger.

The street party celebrations across the U.K. and distracting athletes at venues and across large screens may reduce our awareness. That combined with an accumulation of valuables for our day out; smart phones, cameras and spending money, could lead to a thief's dream.

The action campaign 'Don't Give Them An Inch' was launched by the Metropolitan Police, The British Transport Police and Transport for London to help protect against the influx of thieves from across the world expected to invade the transport system this Summer. Its tips on how to avoid opportunistic thieves include keeping your valuables close to you in front of your body, ideally in bags that sit across your chest or under your arm and it discourages carrying large amounts of cash, your passport or plane tickets.



While the vast majority of visitors to U.K. cities have safe and enjoyable experiences, a little extra caution could help preserve your celebratory spirits. If you are unfortunate enough to fall prey to a thief the value of your possessions may be covered under your household policy. Check with us that the limits of your policy will cover all your valuables.

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LA CONDUITE EN FRANCE

From 1 July 2012 it becomes obligatory for all vehicles, excluding mopeds, driving in France to carry a breathalyzer or alcohol-level test.

From 1 November 2012, this will be enforced and you may receive an 11 Euro fine for not having one in the vehicle. You can buy a single-use certified breathalyzer in many French supermarkets, chemists and garages at a cost of about one Euro each. Please also note that the French drink-driving limit of 50mg is much lower than the U.K. limit of 80mg.

Car drivers are also required to carry a warning triangle, a reflective jacket (EN471), a GB sticker or number plate with E.U. logo, a valid in-force motor insurance certificate, headlamp converters for driving on the right and both paper and photo card parts of the U.K. driving licence. Snow chains must also be fitted to vehicles using snow-covered roads in compliance with the relevant road sign.

In January 2012 the French also introduced a law banning the use of satellite navigation systems that show the locations of speed cameras. Those caught could be fined 1,500 Euros even if the device is not in use.

If you are driving abroad this Summer be sure to check each country's driving laws. Also make sure that your insurance covers you fully for international travel and that it doesn't limit you to third party cover. For more information, please contact us.

ENSURE YOUR DAY GOES WITHOUT A HITCH!

Would you spend £10,000 on a holiday and not take out insurance in case something went wrong? Then why spend £15,000 on the most important day of your life, your wedding day, and not take out insurance protection?

What if your venue is snowed in? The groom breaks his leg? The wedding dress gets damaged or the best man loses the rings? While these rarely happen outside of 'TV Soap World', sometimes during the stressful wedding preparation months it's good to have peace of mind that your hard work won't be lost.

Wedding insurance is available for:

- Cancellation due to reasons beyond your control such as wedding party illness.
- Supplier failure such as your venue or photographer going bankrupt.
- Theft of or damage to important items such as rings and cakes.

Don't let technicalities spoil your special memories. Specialist wedding insurance is available for all types of weddings and civil ceremonies. For more information, please contact us.

CHANGES TO DRIVING LICENCE RULES IN GREAT BRITAIN

Driving licence rules will be changing from 19 January 2013.

There will be many new rules for motorcycles, cars towing trailers, buses and lorries. As part of the changes to the new rules for driving, the Driver and Vehicle Licensing Agency (DVLA) will also be issuing a new style of driving licence to carry all your entitlements to drive.

The key changes are:

- There will be four categories for mopeds, motorcycles and tricycles: 'Mopeds', 'small motorcycles and tricycles', 'medium motorcycles' and 'all motorcycles and tricycles'. Your entitlement to ride the different categories will depend on your age and experience.
- There will be new restrictions for existing and new drivers who wish to tow a trailer.
- The age when you can drive different vehicle types will change. This will affect both new and existing drivers who want to drive new vehicle types.
- Drivers of minibuses, buses and lorries will also have changes to how long their licence will be valid.

Don't forget if you are driving without a valid licence it may invalidate your insurance policy. To find out more about how these changes could affect you as an existing or new driver visit <http://www.direct.gov.uk/en/Motoring/>.

HOME SECURITY

With the cost of living increasing year-on-year we could all do with a few extra tips to save money. By improving your home security you can change how it is perceived by insurers and you may be able to reduce your premiums or get better terms. Here are some ideas that may help make your home more secure:

- Strong locks will slow down burglars and may even put them off altogether. Five-lever mortice locks and locks that conform to BS3621:1980 Specification for Thief Resistant Locks are recommended for external doors.
- If you lose your keys, have them stolen or move house, it's wise to change the locks as you never know whose hands the keys may end up in. Some insurance policies may cover the cost of this expense.

- Burglar alarms can not only put off a would-be thief but insurers may also look favourably on customers who have a NSI (National Security Inspectorate) approved alarm system. To obtain any discount your system would need to be approved by your insurer.
- Vigilance can lead to prevention. In addition being a Member of a Neighbourhood Watch Scheme can reduce your premiums.
- No claims bonuses may offer healthy premium discounts. The easiest way to grow yours is to remove the need to make a claim by keeping your home secure. If you are not at home when the sun sets consider time-switch lights to deter burglars, do not leave keys outside or near the door inside and consider security lighting which can also act as a deterrent.

In addition, simply combining your buildings and contents cover will usually attract a good saving and save on your paper work!

For more information, please contact us.

