

INSURANCE MATTERS

SUMMER 2014

DCJ Group
INSURANCE & RISK MANAGEMENT



THE HEAT IS ON

Nothing typifies summer like the smell of a burger sizzling on the barbeque. But while millions of us up and down the country will be eager to fire up the outdoor grill, it's always prudent to remind yourself that dropping a banger in the ashes could be the least of your worries.

Data collected through the Home and Leisure Accident Surveillance System reveals that up to 1,800 people a year are admitted to A&E as a result of barbeque-related accidents. However the volume of these can increase during longer, hotter summers, according to the Royal Society for the Prevention of Accidents (ROSPA).

Whether hosting an intimate garden party at home, or helping to man the grill at the local fete it pays to be vigilant, with up to 1,400 people suffering injuries in the home and 300 accidents a year occurring at public events.

Sources:
<http://www.getoutwiththekids.co.uk/say-no-to-co/>
<http://www.rospa.com/homesafety/adviceandinformation/general/barbecue-safety.aspx>

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THE GREAT OUTDOORS

If you decide that an impromptu weekend camping trip is the perfect way to unwind that's still not an excuse to let your guard down when it comes to barbeque safety. In recent years there has been a worrying spate of deaths due to carbon monoxide poisoning from disposable barbeques being used in confined spaces.

Disposable barbeques can emit poisonous fumes up to 12 hours after use so should not be brought into a tent or camper van, even if they are not giving off any heat.

Top tips to ensure your barbeque goes off without a bang:

- Always read safety instructions, particularly if cooking on a barbeque you have not used before; disposable or otherwise
- Check your barbeque is in good working order and not damaged in any way
- Position the barbeque away from trees and wooden fences and ensure sparks can't spread to neighbours' gardens or inaccessible areas
- Keep flammable items such as firelighters or lighter fluid well away from the barbeque once it is lit
- Only use accelerants specifically designed for barbeques and carefully adhere to instructions
- Use correct/appropriate implements
- Ensure the barbeque area is inaccessible to children and pets, in case your back is turned for a brief moment
- Do not use any barbeque in a confined space
- If hosting a barbeque at a public event ensure you have the correct product and public liability insurance.

ON YOUR BIKE



Inspired by the remarkable achievements of Bradley Wiggins, Sir Chris Hoy and Chris Froome, in recent years, a growing number of us are taking to the road on a two wheeled steed. While cyclists may think that the only protection required is a bike lock and a helmet, it is worth checking out your home insurance and considering if specialist bike insurance is required.

Whether you are an occasional commuter cycling a £200 hybrid, or a serious competitor racing a £5000 carbon time trial bike, you do not want to wait to have your bike stolen to find that it is not covered on your home insurance.

A small scratch to a Bentley, caused by you swerving to avoid a pot hole, can cause a serious hole in your pocket if you don't have the appropriate cover.

However there are policies available where cyclists of any level can protect themselves against: theft, accidental damage, third party claims for injury or damage to property, roadside recovery with Worldwide or EU extensions or family members and racing/competition extensions.

As with any insurance, premiums will depend on the value of the bike and the extent you want to cover yourself.

Sources:
<http://www.britishcycling.org.uk/about/article/bc20121206-about-bc-news-After-the-gold-rush--200-000-rise-in-regular-cyclists-0>

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DON'T BE DISTRACTED WHEN DRIVING



Whether you are making the long drive down to Cornwall for a family getaway or battling the holiday hordes on the way to a business appointment, it pays to stay alert when in the driving seat. As well as running the risk of causing an accident being distracted by your smartphone, or even food, can result in points on the licence and soaring premiums for your car insurance.

According to a survey by road safety charity Brake, around 29% of British drivers have opened and eaten packaged food while driving, and 33% have eaten something handed to them by a passenger. 2% of those surveyed admitted that they've had to undertake emergency manoeuvres to avoid hazards after being distracted by food and drink.

Sources:
<http://www.axainsurance.com/car/advice-news/rise-in-distracted-driving/>
<http://www.dailymail.co.uk/news/article-2594988/Cold-case-Police-fine-driver-100-taking-single-slurp-icy-Slush-Puppie-wheel-car-stuck-traffic.html>

Even being stuck in traffic is not an excuse for taking a sip of a cooling drink, as one lady discovered earlier this year – receiving a £100 fine and three points on her licence when being spotted by the police drinking from her Slush Puppie in stationary traffic.

To stay safe:

- Take regular breaks when on the road to avoid tiredness
- Ensure you eat before leaving or when you stop for fuel
- Turn off your phone to avoid being distracted or use a hands free kit if you are expecting an important call
- Only take a drink if it is absolutely safe to do so

TRAVEL INSURANCE



As Britons start their preparations for this summer's exodus to sunnier climes, holiday makers are being reminded that remembering to take out adequate insurance cover is as important as packing sunscreen or their passport.

For those unfortunate enough to have an accident or fall ill while abroad, a visit to a private hospital could cost thousands of pounds for treatment.

In the drastic event that you have to be repatriated back to the UK, it could even cost tens of thousands. The average cost of insurance claims for repatriating holidaymakers taken ill whilst overseas exceeds £25,000.

Travellers heading for exotic locations around the globe will need to ensure their travel insurance covers their destination. Some countries further afield have limited local healthcare.

Those holidaymakers that enjoy thrill seeking will need to double check what is covered.

It is vital to know that some activities such as climbing, jet skiing and scuba diving may not be covered as standard. Of the sports and activities that are covered, it may only be within certain limits. For example divers are not allowed deeper than 30 metres and hikers can only go up to a certain altitude to be covered by most policies.

Those holidaying in Europe should remember their European Health Insurance Card (EHIC), gives UK residents access to state provided healthcare in all European Economic Area (EAA) countries at a reduced cost or sometimes for free.

However, be careful if you're visiting Spain. A growing number of British tourists have been persuaded to pay for emergency medical treatment from state run hospitals, despite carrying the EHIC. And remember the EHIC card won't cover repatriation costs or other emergencies, such as lost baggage.