

INSURANCE MATTERS

Autumn/
Winter
2013

LIGHT THE NIGHT SKY (NOT YOUR NEIGHBOUR'S HOUSE)

They can look beautiful as they float high into the night sky but, as the recent inferno at the recycling depot near Birmingham proved, Chinese lanterns can also be deadly. Causing a smoke plume of 6,000ft, 200 fire fighters were needed to control the blaze but were unable to prevent £6m worth of damage. If nothing else, the incident will serve as a timely reminder to anyone considering launching such lanterns, or indeed hosting any sort of firework or bonfire display in the coming months.

While Chinese lanterns have not yet been banned, many councils are calling for greater regulation around their use. The Royal Society for the Protection of Accidents (RoSPA) has issued some useful guidance including not launching them in strong winds, near built up areas, crops, airfields, or near the coast where they might be confused for a distress signal.

Turning to fireworks, if you're considering holding a private display, be careful to pay strict attention to the fireworks code. Again, RoSPA has some good advice at www.saferfireworks.com. You are allowed by law to let off fireworks for a so-called Category 2 (garden fireworks) or Category 3 (display fireworks), but in Category 3 you will need 25m distance from the fireworks to your audience – is your garden big enough?



DUTY OF CARE

Demonstrating that you have followed fireworks' usage guidance becomes important if you need to make a claim on your household insurance policy following an accident; most standard home insurance policies will protect policy holders for private firework parties. Most policies, however, contain a 'duty of care' clause, requiring you to show evidence that reasonable precautions were taken to avoid incidents. Claims could be reduced or even refused if for example fireworks weren't set up according to instructions, or you were acting recklessly. So for instance if a spark flies over the fence, from your firework's party, and sets your neighbour's shed on fire, the policy should pay out but only if you have taken care and followed the directions.

For more information on home insurance, please contact us.

WINTER MOTOR BREAKDOWNS

Early 2013, though not the coldest U.K. winter ever, was in the running for a while, with some bookmakers cutting the odds of the temperature going below the record level of -27.2C. Heavy snow disrupted flights and rail transport, and brought traffic to a standstill in some parts of the country.

With wintry conditions often causing an increase in motor breakdowns the Highways Agency recommends you arrange a full service on your car before winter arrives and ensure you have an emergency kit in your vehicle. Here are some other general tips so you don't fall victim to five common causes of winter motor breakdown.

Tyres – ensure your tyres are inflated to the manufacturer's recommendations. Ensure the tread is 3mm deep to cope with the wet and cold weather.

Batteries – despite the fact that the average battery can last three to five years – have it checked. If it doesn't fully charge, replace it.

Electrics – ensure lights operate to full strength and that you have a supply of spare bulbs in the car. Test your indicator and controls are working.

Engine – examine and if necessary replace the antifreeze in the radiator and check your oil.

Mechanics – inspect your windscreen wipers, ensure they haven't worn down and that you have a winter additive to your wiper water bottle.

Check your insurance motor policy for the finer detail. If you experience a breakdown, will your car be taken to a local garage for repairs whilst you are stuck waiting, or will it cover you and your car to be brought back to a garage near your home? For more information please contact us.



GET COVERED THIS WINTER

For those of you heading for the slopes this winter, a blanket of good snow shouldn't be the only cover you're looking for. Good insurance cover is just as critical particularly in those grey areas for claims such as a potential rescue off the mountain, lost or damaged rental skis, or for a tour operator going bust.

If you're skiing or boarding in the Alps, or anywhere in Europe, you might think your European Health Insurance Card (EHIC) will take care of any medical problems. Not so. It will not cover you for private medical health care, the cost of being flown back to the U.K., or other costs such as theft and cancellations. There have even been some instances of a EHIC being refused in Europe (Spain). Some travel policies that come free with packaged bank accounts may not offer comprehensive cover for winter sports either. Buying good travel insurance tailored for your winter sports holiday is essential.

Make sure that:

- You have confirmed any medical conditions to your insurer before you travel.
- You are properly covered for winter sports with sufficient limits for skis and other equipment – checking that you have cover for gear you've hired and any personal equipment that might get damaged such your new camera or mobile phone.
- You have checked there are sufficient limits for piste rescue and additional costs such as ambulance transfer and repatriation.
- You're covered for going off piste (if you're likely to).

Other things to look out for include compensation for piste closure or no snow, as well as areas such as cancelled or delayed flights.

Please speak with us to discuss your insurance requirements and arrange cover that meets your travel needs.

OIL TANKS LURE THIEVES

As the price of crude oil looks set to rise as a result of increased global demand and tensions in the Middle East, Hampshire Police have warned that domestic heating oil will continue to be a valuable and vulnerable target for thieves. The lengths that thieves will go to have become even more extreme with some reports of the use of scaffolding poles to pierce and drain oil tanks.

KEEP YOUR TANK SECURE

With the website www.oiltheftwatch.org reporting 209 thefts in 2013 at the time of writing, the site offers a number of tips to help keep your oil tank secure, including:

- Keep all gates to your property closed and securely locked.
- Install security lighting.
- Ideally oil tanks should be situated within sight of your home but not visible from the road.
- Plant hostile (thorny) shrubs around your tank.
- Remote electronic oil monitors can be fitted to most tanks.
- Install lockable caps with padlocks/fittings.

From an insurance perspective, check your oil is covered by your household insurance. Will the policy cover you for other eventualities such as leakage? In some cases, a leak might be covered but the cost of finding and repairing that leak might not be.

If you have any concerns about your cover, please contact us to discuss this further.



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