

Allseasons News

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The 25th June 2007 in Hull started like most other 2007 summer days - wet.



However, no one realised at the time that 2 months rain had fallen in 24 hours and that 15,000 homes and many businesses in the area would be flooded out.

This damage was replicated in Sheffield and Doncaster, and the clear up began. This part of the process is expected to take up to a year and beyond.

We are based in Hull and three of our own staff unfortunately had personal experience of contaminated water in their homes, so we are probably in a better position than most Insurance Brokers to understand the concerns, requirements and need for prompt action.

The flooding in the Midlands and other parts of the country soon followed at even more serious levels.

So what caused it? A combination of events. Incredible rain quantities, poor and antiquated drain infrastructures, reduced areas of run off for surface water and building on flood plains, are certainly principle or contributing factors.

How can homes and businesses put things right? Firstly, no one can recompense for the anguish and distress,

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Paul Tyson of Coletta & Tyson

however we can all certainly get the financial side right by having correct long term insurance arrangements.

A few important points:

- Make sure sums insured are adequate and index linked - increased building costs in recent years may surprise you and cause your property to be under insured.
- For Garden Centres and Growers, ensure your Business Interruption cover is correctly arranged - equally as vital as ensuring structures are properly insured - many businesses do not recover trading levels for up to 3 years after a serious loss.
- Ensure your Business Interruption incorporates the important extensions such as Denial of Access, and Suppliers Extension, Failure of Public Utilities, etc.
- Make sure your Insurer will appoint Loss Adjusters who know your businesses. Are they specialists in your field? Do they know your particular trading problems?
- Ensure you are with an Insurer that can pay the loss and still offer terms at next renewal date.
- Don't forget stock in open not usually covered for Storm/Flood.

Clive Owen

Managing Director, Allseasons

Derek's Jottings



As I write this article the DIY stores are knocking out the last of the patio furniture and barbeques at half price following the wettest summer since records began.

So let's look forward to a successful 2008. Hardy Hibiscus caught my eye at Future Plants trials in Holland, enormous great flowers on a hardy plants and a must to stock next year. Indeed there are a plethora of traditional house or conservatory plants now available in the hardy form. Hardy Gerberas in various colours are proving to be very popular as are Hardy Gardenia.

The quest for improved forms of existing hardy plants continues. Penstemons are a rock solid reliable summer seller and the Ice Cream Series bred by Thompson & Morgan are worth stocking.

My favourite is Strawberries & Cream and what better plant to stock for the hot summer of 2008!

Derek Jarman

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The Floods of The Summer 2007 in Humberside

By mid morning Monday, the 25th June with the exceptionally heavy rainfall, it became clear that there was every chance that widespread flooding would occur.

To protect our clients and their businesses, our staff took the decision at lunchtime that we would put Cunningham's – the specialist Loss Adjusters, on standby, even though no reports of flooding had been received.

When the first reports came in later that day confirming there was widespread flooding, all the claims systems were in place even though the extent of each individual loss could only be guessed.

Allseasons staff and Dave Walker from Cunningham's made the first visits on the Wednesday, taking pictures of the standing water (in some cases the water did not subside until the following week) and discussed with our clients the extent of their loss, started to formulate a course of action; to clear up their sites, and start thinking of a program with regards to what was required to return their businesses to normal.

All clients were contacted within the first 24 hours and visited within the first week.

Further visits were made and interim payments were requested and made to satisfy individual cash flow needs.

To date, payments totalling well over seven figures have been paid out by the underwriters, Norwich Union to various growers.

Paul Tyson of Coletta & Tyson, who suffered heavily from the flooding, said "that they were fortunate to be insured through Allseasons who have always been on hand along with Cunningham's to offer advice and have collated a business recovery program – ensuring that the business was back on its feet as soon as possible without too much interruption. Payments have been received for replacement machinery and loss of income when requested. We have also been letting everyone know of how pleased we are with Allseasons response to our problems"

“ We were fortunate to be insured through Allseasons ”

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Trevor Broekhuizen of Anchor Nurseries said: "I was very pleased to find that everyone was working towards the same goal, and on producing the information requested, a payment was quickly agreed and a cheque paid to me."

“ a payment was quickly agreed and a cheque paid to me. ”

Trevor Broekhuizen of Anchor Nurseries

David Baarda of John Baarda Ltd said: "Initially we were very concerned as to how our claim would be handled; Would there be arguments and would it take long? At the first meeting we were asked for certain information and details, at the second when we supplied this, we were advised that an interim cheque for well over six figures would be paid into our account within a week and it was!"

“ we were advised that an interim cheque for well over six figures would be paid into our account within a week and it was! ”

David Baarda of John Baarda Ltd

"We are delighted how everyone from Allseasons (Martin Jones) and Cunninghams (Dave Walker) have since June 2007, worked to help keep our expanding business on course for the year."

By Peter Elliott AC11
Divisional Director



Driving Ahead

Since changes in the law brought about by the Motor Vehicle (Compulsory Insurance) Regulations 2000 came into place on the 3rd April 2000 the insurance requirements for those who own mobile plant has changed dramatically.

Before this legislation was put in place vehicles being used on car parks and business premises did not require any insurance as these areas fell outside the definition of what a road was i.e. (Any Highway or Other Road to which the public has access.)



However, the Motor Vehicle (Compulsory Insurance) Regulations 2000 legislation amended this as it extended the definition of public places to include car parks and business premises, which the public have access to.

The main implications for garden centres and growers is that now forklift trucks and other mobile plant whether unregistered and unlicensed or not requires third party liability cover if it operates in car parks or areas of the business premises where the public have access to. This is because if these vehicles

cause injury or damage to any third party or their property the commercial Public Liability Policies are unlikely to pick up the bill as this is considered by the insurers to be the responsibility of motor insurance.

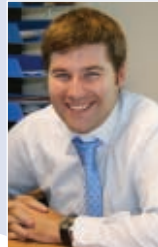
As a scheme provider we are continuously looking to improve our service to our clients. Over the last few years more and more of our clients have approached us for motor insurance; in many cases they are looking to arrange both business and private insurance on a combined policy. Many of these were too small to be rated as a fleet or alternatively the client wanted to retain their protected bonus.

Having researched the market it soon became evident that there was only one course we could follow and that was to team up with a specialist within the London market, namely Equity Red Star. Within their group they have a specialist division who concentrate solely on agricultural / horticultural vehicles. In teaming up with them we can provide both the flexibility and competitive premiums that our clients demand.

The scheme was launched towards the end of March and to date the results have been very encouraging. The scheme will be branded Allseasons and is bespoke to ourselves.

The scheme is available both for our direct clients or we can provide terms to your own broker on a sub agency basis.

For further details contact James Bleazard on **01482 577224** or email jamesbleazard@allseasonsinsurance.co.uk



Guy Moreton, Aimee Glover, Krystyna Grant, Matthew Cook

How to Recruit

Recruitment and selection of staff can be something that is all too often seen as a routine exercise. This can mean that it does not receive the attention to detail that other business 'investment' decisions merit.

There are several ways to publicise your vacancy:

Local media

National media

IT: Many jobs are now advertised on individual organisation's web sites or, alternatively, on the web site of a recruitment consultancy or specialist job finding search engine.

Job Centre

Professional recruiters: this may include employment agencies, recruitment consultants and / or search consultants. There are significant differences in the ways of working of these.

Word of Mouth: Although there is potentially a risk of infringing employment legislation in the areas of equality and discrimination, many vacancies are still filled in this way. Personal recommendation can be of significant two-way benefit.

"Out and about": Many organisations use job fairs, open days, site notice boards, school / college visits or university "milk rounds"

When deciding which method to use, it is important to consider the following,

- What kind of applicant is sought?
- Are suitable applicants likely to be available locally?
- What methods have been used for similar vacancies in the past?
- How quickly must the vacancy be filled?
- How attractive is the job or the organisation likely to be?
- What is the recruitment budget?

For more information please contact Krystyna at the MorePeople office on 01780 480 530

Employment Legislation

New employment legislation and new contractual requirements are being introduced constantly and companies are under a legal obligation to implement them immediately.

Having formal personnel policies, contracts, and company guidelines lessen the risk of lengthy expensive disputes.

Tribunals are time consuming, often traumatic, and always expensive. This can be damaging to both the staff and management morale.

It is therefore important to ensure that terms and conditions are up-to-date,

taking into account all changes in legislation as and when they happen.

To remove the burden of legal compliance, Allseasons can help you with Employment Law Solutions.

We can offer a full Audit by Employment Lawyers Provision of updated contracts of employment and employee hand books, unlimited use of legal advice line, Employment practices Liability Insurance as well as Directors & Officers Liability Insurance.

For more information call **01482 577200**



The weather is always unpredictable, which can be a particular problem when working on the external roof and walls and handling large sheets of glazing material. In general the following should be observed.

Work at height and the installation of glass should be suspended during adverse weather conditions.

Working at high level on steel work must cease if average wind speed exceeds 10m/sec (23mph) or gusting to 15m/s (34mph)

Glazing work must cease if average wind speed exceeds 7.7m/sec (17mph) or gusting to 12m/sec (28mph)



Working at height (as defined by the working at height regulations 2005) to be suspended if there is sufficient rainfall to make working surfaces slippery and unsafe.

Therefore it is very important that operatives are well trained and that supervisors are experienced in the works to be carried out.

Before any work is carried out the risks must be assessed and safe working methods put in place.

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Planning & Indemnity

Planning Permission and Building Regulations.

It is generally accepted that a form of permission is required for building work or alterations to properties. However, it may not always be clear how the Planning and Building Regulations approval regimes differ:

Building Regulations set standards for the design and construction of buildings to ensure the safety and health for people in or about those buildings. They also include requirements to ensure that fuel and power is conserved and facilities are provided for people, including those with disabilities, to access and move around inside buildings.

Planning seeks to guide the way our towns, cities and countryside develop. This includes the use of land & buildings, the appearance of buildings, landscaping considerations, highway access and the impact that the development will have on the general environment.

For many types of building work, separate permission under both regimes (separate processes) will be required. For other building work, such as internal alterations, Buildings Regulations approval will probably be needed, but Planning permission may not be. To be safe you should always contact your Local Planning Authority or a Building Control body.

Planning can often take many months which can be very frustrating if you want to add a new build to expand the business, but imagine the frustration and heart ache if you have had a fire and you need to completely rebuild and your indemnity period is only 12 months. From our own experience this is often totally inadequate.

Consideration must always be given to:

- Site clearance
- Commissioning an architect



- Drawing and approving plans
- Submitting plans for approval with possibility of resubmitting if initial request to replace existing glass structures with a "shed"
- Tendering process
- Appointing builder
- Lead in time of specialist equipment

Within the scope of Business Interruption there is cover provided to pay the existing workforce, therefore in the event of the disruption being more than 12 months this could mean that staff would have to be made redundant or laid off until such time that the business was back trading. It is important to remember that the idea behind Business Interruption is to ensure that the business gets back to at least the same point it was prior to the loss.

It is well known that 80% of businesses that either have no Business Interruption cover or an inadequate indemnity period go out of business within 18 months of a serious incident.

With this in mind, the standard limit for Garden Centres and Growers under our Allseasons policy is 18 months.

STOP THE PRESS!

Allseasons continues to expand the availability of the Allseasons insurance schemes in to Portugal and Spain.

For further information please contact Peter Elliott AC11 Divisional Director

For more information about the products and services that **Allseasons** are able to provide please contact one of the Allseasons team at:

Rixon Matthews Appleyard Estuary Business Park,
Henry Boot Way, Priory Park East Kingston upon Hull,
HU4 7DY. **Tel: 01482 577200 Fax: 01182 577300**

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