



# Join our campaign and support your local independent businesses!

In April we began our Shop Local and Save Campaign and for the remainder of 2014 we will be providing incentives and promotions for small to medium sized businesses any of whom form the bedrock of their community.

Following the recession that hit the country in recent years many small to medium sized businesses were hit hard, and unfortunately a significant number were driven to closure. As customers sought savings it was believed shopping around with a hard focus on online purchases was the solution over and above the smaller high street enterprises. However, often simply "going online" is not the best solution. Purchases are made without the expert advice and service that can be provided by a high street shop or independent business where savings are often still available with negotiation or repeat trade. As a business within a community we feel it important that we highlight the benefits of using these type of companies .

Research carried out in 2013 shows that for every £1.00 spent with a small or medium sized business 63p stayed within the local community compared to 40p with larger companies. So there is 23% enhancement to the local economy for purchasing products from these smaller organisations! For too long national companies have been able to hold sway over councils directing business away from high streets or from local companies. Indeed, there was a four-fold increase in out-of-town shopping areas between 1986 and 1997. Recent research found building a new supermarket sees 90 per cent of local shops suffering a downturn in business, and that town centre based shopping reduced for 75 per cent of locals.

Like many independent family run companies at Sharrocks we love being able to give genuine advice to each and every one of our clients, delivering a solution that is not from a drop down menu or a specified marketing agenda but one that fits our clients and we know many other businesses feel the same. If you believe in our campaign and want to show your support contact us for a free Shop Local and Save Wristband and watch out for promotions we are offering to businesses!

## WIN AN ADVERT FOR YOUR BUSINESS IN YOUR LOCAL NEWSPAPER PAID FOR BY SHARROCKS!

Take a photo of yourself with a copy of our newsletter in a location within the UK and tweet it to us @sharrocksins or post to our Facebook Page and we will put you into a draw to win a great promotion for your business! The draw will take place on 12th September 2014! For full terms and conditions visit [www.sharrocksinsurance.co.uk](http://www.sharrocksinsurance.co.uk).

# Health Safety Executive Cases

## Large Fine for Buildings Firms

Two building firms have been ordered to pay a total of £72,000 in fines and costs after a floor collapsed during the construction of a mansion in Trafford injuring three workers on 11th November 2011.

It was found that Belmont Homes (Cheshire) Ltd and Waymac Ltd had badly planned the site. HSE Principal Inspector Neil Jamieson said after the hearing, "The companies should have sought the advice of a structural engineer before allowing the work to go ahead. If they had then the injuries the workers suffered would have been avoided."

When the floor collapsed of the partially constructed property, three of the workers fell with it and the beams falling on top of them. Two of the three escaped with minor injuries but the third was severely injured when he put up his left arm to protect his head from a falling concrete beam, weighing around half a tonne.

The HSE advised firms within this sector should be even more aware of the risks and hazards posed by the workplace. Indeed information shows that workers in the construction industry are four times more likely to be killed at work compared to the average worker.

## Roofing Firm Fined

A roofing firm in the North East, IQ Roofing Solutions Ltd has been fined £3,000 and ordered to pay £2,000 toward the cost of the prosecution in April 2014. A photo was taken by a member of the public showing an employee of the company using a jet washer halfway down a pitched roof, without scaffolding or safety procedures in place.

It was proven the Managing Director Stuart Bell had visited the site earlier in the day and was fully aware there was not the correct safety measures in force but allowed the work to continue.

The company also failed to provide evidence of Employers' Liability cover which is a legal requirement to protect the employees of a company should they suffer an injury at work.



It was reported that the company had previously been issued with a Prohibition Notice in 2011 relating to unsafe roof work.

At the same time as the fine to the company Stuart Bell was also fined £1,000 and ordered to pay prosecution costs of £1619 for two breaches of the Work at Height Regulations 2005.

A spokesperson for the HSE said, "Falls from height are responsible for around a third of workplace deaths every year, with 25 people losing their lives in 2012/13 alone."

# Director Fined In Landmark Corporate Manslaughter Case

In March the joint owner and director of a Hampshire road sweeping company was ordered to pay a fine of £183,000 plus costs of £8,000 after an employee was crushed to death while carrying out maintenance of a road sweeper.

It was found that the employee Mr Malcolm Hinton had been given urgent instructions from the director Mervyn Owens to repair a faulty hopper, despite the fact the company had provided no training for servicing the machinery and had no health and safety policy in place. Mr Hinton was unfortunately killed almost instantly from the accident.

Following the incident there was an investigation by both the Hampshire Police and the Health and Safety Executive leading to a prosecution and fine at Winchester Crown Court. The Judge stated that had this been a company with larger assets the fines would have been between £500,000 to £1 million and the case was "one of the most serious of its kind that the Court is ever likely to hear."

Detective Sergeant Glyn White said: "This was an extremely tragic case in which a man lost his life in quite avoidable circumstances. No sentence can compensate the family for their loss and suffering, however today's outcome reflects the seriousness of this case".

"This conviction should send out a message to all small limited companies with a hands-on senior management structure, that they are vulnerable to prosecution if their health and safety systems are inadequate or not enforced."

This teaches that if you are running a business and do not have adequate health and safety procedures in place you are risking the health of your staff and the public as well as exposing you and your family to significant fines and prosecution.

For health and safety advice your insurers may be able to assist and suggest material and advice that will protect those within your business.

Also visit the Health and Safety Executive's website for up to the minute information and sample documentation <http://www.hse.gov.uk>

To protect your business and its Directors and Officers from personal costs seek Directors and Officers insurance cover today. This can be relatively inexpensive and deliver protection which is often overlooked by smaller limited companies.

For a quotation contact us today!



# Health and Safety Obligations re-stated to Landlords and Letting Agents

Every year more of us purchase property as an investment for letting out, however landlords and letting agents may not be aware or doing enough to fulfil their health and safety responsibilities.

adhere to recommended time scales in the event of repair work or maintenance issues being notified to them by their tenants.



For example should a gas or water leak occur it would be recommended that an emergency response is delivered by the landlord or their letting agent.

Should an injury occur to a tenant, landlords are protected within the Property Owners Liability section of a suitable landlord insurance policy.

Recent research has revealed that one in 10 people who rent their homes privately could be at risk from gas safety hazards, one in eleven are living in a home with electrical hazards and people living in rented or shared accommodation are seven times more likely to have a fire.

However insurers will stipulate conditions and expect evidence of the checking procedures and maintenance work undertaken, if this is not the case the insurers may seek to withhold from paying a claim.

Furthermore a study in Scotland has found just a little over half of let properties had had a safety check and certificate provided by their landlord.

For more information and guidance please contact us today or visit :- <http://www.hse.gov.uk/risk/casestudies/flats.htm>

Under the Defective Premises Act it is the landlord's responsibility to maintain a property in sound condition.

Regular checks need to have been made and recorded and landlords



# State of Emergency!

**In February this year Homeserve was fined £30.6 million for mis-selling insurance policies and mishandling customer complaints. This is the largest ever fine for mis-selling to retail customers in Britain thus far, beating a £28million penalty imposed on the Lloyds Banking Group in 2013.**

As an insurance provider that focuses on selling Home Emergency cover to its customers this has affected the general perception of this type of policy. Sam Hargreaves a spokeswoman for the Financial Ombudsman Service stated that around 50% of all home emergency insurance related complaints are upheld but admitted the product can be “really useful.” Many news articles earlier this year have attacked the selling of home emergency policies and suggested this could be “the next PPI scandal” due to the costs of the policy, exclusions, claims service and selling techniques employed.

Home emergency cover is certainly not a product suitable for every client. It may be that you have this product as part of your existing household insurance or even your bank account. Perhaps you are particularly good with household repairs and would not need the assistance of a contractor in most circumstances. However, for those of us that do not have these benefits Home Emergency cover delivers peace of mind for situations such as in the event of a sudden plumbing or electrical failure or even following a vermin infestation in your property.

At Sharrocks we offer Home Emergency Cover with ARAG for £40.00 annual premium and access to our exclusive 24/7 emergency number which will deliver expert contractors nationwide with costs for labour and materials of up to £1000 included within the cover. We are certain of our policy's credentials but we are pleased that insurance industry researcher Defaqto delivered its highest five star rating to ARAG late in 2013. Also unlike many other providers this cover is available to all our clients irrespective of whether you have any other policy with us.

It is challenging when bad practice occurs, as it affects us all within the insurance industry, however it also highlights the need for customers to be aware of the cover they have in place and that they choose their insurance providers and policies with careful consideration and not simply on price.

## Motor Insurance Fraud



The Ministry of Justice is to provide new powers to Courts to allow them to refuse compensation to clients who are being dishonest. In a range of moves to remove the stranglehold that the “compensation culture” has on the insurance industry, claims management firms and solicitors will be banned from offering incentives to clients such as computers and mobile phones to make a claim against a third party. Currently courts are able to pay compensation

to claimants even if it is proven that the claims costs have been exaggerated. The new laws are hoped to be introduced by May 2015 and it is expected by the Ministry of Justice this will aid insurers as they seek to bring costs of insurance premiums down. Recent studies have shown that fraud in the insurance industry was running at a record £1.3bn a year and costs every householder £50 a year on their premiums.

# Sweet Deal for Businesses Hiring Equipment

In February 2014 we launched a scheme for businesses that hire out equipment for weddings, parties and events. Focusing on sweet carts, wedding post boxes, decorations, and centrepieces but able to accommodate other items too, we are equipped to provide the protection for your business many insurance providers cannot!

Our policies can offer insurance cover for the liability posed by the items whilst they are on hire and unattended and cover the items themselves from damage and theft, again also when they are on hire.



## Event Equipment Hire Insurance

Whether you hire out sweet carts, popcorn machines, and wishing trees or decorate the venue with bunting, chair covers and flowers we have the right insurance solution for your business!



We can deliver insurance liability cover to protect your business and the risk posed by your equipment or decorations whether they are supervised or left unattended.

At Sharrocks we have a unique facility with the UK's largest insurer Aviva with premiums starting from as low as £106.00 for the year if items are left unattended, or £53.00 if someone is supervising the equipment.



### What can we offer?

- Public Liability Insurance - will cover a claim made against you by a member of the public for loss or damage to their property or injury they may sustain.
- Products Liability - will cover a claim made against you by a member of the public for loss or damage to their property or injury specifically related to goods which you have sold or supplied to them.
- Unlike many insurance policies we can cover the liability posed whilst the items are left unattended. We believe many businesses are incorrectly insured under policies that do not and will not offer this protection.
- Our policies are through an insurer you can trust with a renowned claims service that will support you.
- Our policies are tailored to your business and can be extended to include employers liability, cover for your equipment, and additional legal protection.
- We have over 45 years' experience as an independent broker and pride ourselves on our individual and friendly service.

### Our Contact Details

Visit us at Watsons' Mill, Ride's Passage,  
High Street, Sheerness, Kent ME12 1UD  
Alternatively call us on 01795 580800

Email: [enquiries@sharrock-insurance.com](mailto:enquiries@sharrock-insurance.com)  
Fax: 01795 662499  
Twitter @SharrocksIns

Sharrock Insurance Services Limited are authorised and regulated by the Financial Conduct Authority

We are specialists within the event sector and we recognise that new attractions are always being sought as event organisers want that one item or decoration that will truly make it a special occasion. Our scheme is with Britain's largest insurer Aviva, a name that can be trusted with a leading claim service and extensive policy wording. So if your business grows so can your insurance policy!

Since April 2014 we have insured some fantastic equipment hirers and caterers including:-  
**Chocolate Kebab and Fruit Palm Tree Hirers!**

**Party Caravan Hirers (a vintage caravan converted into a child's personal party paradise)**

**Photo booths**

**Ferris Wheels laden with sweets and**

**Ferrero Rocher Heart Stands**

**Hot Tub Hirers which provide a tropical scene including inflatable palm trees and monkeys!**

**Contact us if you need your event equipment hire business covered or fill in our online quotation form:-**

**<http://www.sharrockinsurance.co.uk/event-equipment-hire->**

### Our Contact Details

Visit us at Watsons' Mill, Ride's Passage,  
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