



COMMERCIAL & AGRICULTURAL INSURANCE BROKERS

INSURANCE MATTERS

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FEAR OF THE ROAD

Young drivers, aged between 17-21, remain the age group with the highest proportion of insurance claims, accidents and fatalities on our roads. As a result they pay higher premiums for insurance cover and face higher excesses for their own vehicle repair costs. A common misconception is that the insurance is bought to solely cover accident repair costs but the reality is that 58%* of the cost of all young driver claims consists of personal injury costs, mainly to friends of the young driver being carried as passengers.

Peer pressure, not wearing seatbelts and poor training are all major factors in the numbers of young drivers having accidents on the nation's roads. So what can you, as a parent, do to help? It is difficult to know how your children will behave when driving a car full of friends, as research by a leading insurer** shows that young drivers change driving style when with family. Additionally, a third of 17-21 year-olds admitted to driving differently when they have more than one friend in the car. So perhaps the answer lies in giving them the skills they need to understand and deal with the dangers driving presents?

Many young drivers are excited about the freedom a car will give them and not fully aware of how unprepared they are for the road. Not being ready for driving may stem from a lack of practice on the road with family and friends. To increase your child's experience, encourage them to take you out driving, even after they have passed their test. The more time they spend on the roads, the more driving skills they will gain.

Additionally, pre-test lessons will not prepare your child for driving on the motorway. The research showed that girls were less confident driving on the motorway (39%) compared to boys (26%). So perhaps more professional training is the answer? Consider the PassPlus course - they will learn how to anticipate, plan for and deal with all kinds of hazards, which can help them become more confident on the roads.

For further information on improving road safety and PassPlus visit the Driving Standards Association's website <http://www.dsa.gov.uk/>.



*Aviva 2009

**Aviva 2009-Online interviews with 500 17-21 year old drivers across the U.K.

PHISHING FOR MONEY



Online identity fraud is a growing problem. High profile scams used to obtain bank passwords via phishing attacks - where the target is conned into submitting sensitive data to a false 'look-a-like' site of a bank or financial institution - have raised concern levels. Here are some tips to help protect yourself while online:

- Be extremely wary of anything that is offered in an unsolicited or spam email and do not click on links within emails that you have not subscribed to.
- If you receive an email from a bank with a link to a site requesting personal information, on no account enter your details. Banks will not ask for your account details, card numbers, PINs or passwords via email so it is likely to be fraudulent.
- Ensure your anti-virus software, anti-spyware and firewall are up to date.
- Don't judge a company solely on its website - check out the contact address and be cautious of overseas retailers.
- When shopping online;
 - Check the site has enhanced security settings on the pages that collect credit card details; the website address should begin with <https://>.
 - A padlock symbol in the bottom right of the browser window also indicates a safer site. Conmen may add a padlock on to the webpage to fool you so be sure to check the padlock is in the window frame itself. Click on the padlock to check that the seller is who it says it is and that its certificate is current and registered to the right address.

Don't let fraudsters put you off accessing the benefits of the internet, just be cautious and remember, when buying online, if a deal looks too good to be true, it probably is!

BURGLARY BILLS RISING

There are fears that household burglaries could increase dramatically as a consequence of the U.K.'s economic turmoil and rising unemployment.



Last year there were over 280,000 domestic burglary incidents in England and Wales.* History shows that when unemployment rises we also see an increase in crime and unfortunately the latest Home Office figures show an upward trend in domestic burglary. A leading insurer believes this year, U.K. homeowners could face potential losses of over £421 million of stolen belongings.**

These figures don't have to be inevitable. Taking these simple security measures can help homeowners reduce their risk and prevent the prediction from becoming a reality. Tips on how to protect your home include:

- It might seem basic, but make sure you lock your doors and windows properly when you're not home. If you have special window locks or padlocks on sheds or garages, use them. And don't forget to lock your back door!
- Don't leave valuable items on display - thieves are like magpies and will notice that sparkly ring on your window sill.
- Don't leave tell tale clues that you might not be home, like a build up of milk bottles, parcels or post. If you're going away, cancel deliveries and ask a neighbour to do a quick check of your home every couple of days. Install timers to switch lights or radios on and off automatically if you're not home.
- Stay tidy - faulty fence work, loose gates, rubbish in the front garden, all give the impression that your home could be an easy target. A well cared for property and garden provides another psychological barrier to the burglar, so trim hedges, repair woodwork and brickwork - remember to put away anything that can be used to gain entry including tools, ladders and DIY debris.

Of course insurance is there if the worst happens - standard home insurance policies do cover you for burglary. Buildings insurance will cover any damage to your property; contents insurance will cover stolen or damaged belongings. Please speak with us to arrange the most appropriate cover for you.

*Between July 2007 to June 2008 there were 280,704 burglaries in England and Wales - Home Office statistics
**Average cost of a theft claim according to Aviva claims data is £1000 equating to a total of £421 million

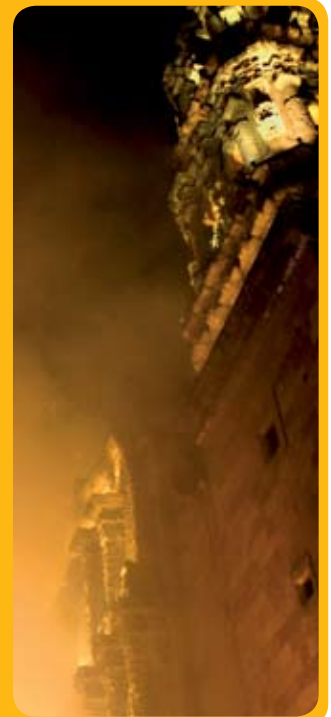
CHANCEL LIABILITY HELL

A COUPLE HAVE BEEN FORCED TO SELL THEIR HOME AFTER A MEDIEVAL LAW MADE THEM LIABLE FOR £230,000 OF REPAIRS TO THEIR LOCAL CHURCH.

Andrew and Gail Wallbank initially thought the Chancel Repair Liability law written into a clause in their house deeds was a 'dead law'. Unfortunately, after a 17 year war with the Parochial Church Council and spending £25,000 on legal fees, they lost the final battle at the House of Lords.

The house was auctioned on October 20 and achieved a £850,000 sale price, two-thirds of which will go towards legal fees and chancel repairs.

Properties need not be near a church to be liable, but your solicitor should be able to establish whether yours is. If it is, you can take out a Chancel Repair Liability Insurance policy to cover this risk. For more information please contact us.



Commercial & Agricultural Insurance Brokers
Erskine House, 6B Commerce Street,
Arbroath, Angus, DD11 1WB
Tel: 01241 870303 | Fax: 01241 877592
mail@caib.co.uk
www.caib.co.uk

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