



Welcome to our latest newsletter
With updates on our staff and service,
changes in legislation, products and insurers,
we hope you find this new look newsletter
useful and informative.

Our overriding philosophy has always been to provide you with a sound business offering combining independent expert advice with a value for money product. In today's tough economic trading conditions, this philosophy is no less valid.



Craig Smith ACH

In an effort to improve our efficiency we have seen the volume of email communications increase significantly, and the recent postal strikes have necessitated this even more. We cannot send everything by email but if we do not already contact you this way, and you would like us to, please let us know.

Thank you for your custom, your continued support and satisfaction is important to us.



Changes to our Terms of Business

We are proud of our service but training and development, keeping up to date with regulation and investing in new technology isn't without cost.

Having reviewed our charging structure and compared it with our peers and the wider service sector, we concluded that it is time for us to introduce a minimum fee of £15.00 for arranging, renewing, changing or cancelling each policy you hold; this change is detailed in the new Terms of Business featured on pages 6 and 7.

A clear statement has been added stating that any commission we receive is earned when the policy is arranged, and will be offset against any premium returned if a policy is cancelled. If you have any questions we will be happy to explain further.

Please take a few moments to read our new Terms of Business which become effective from January 1st 2010.



One in 10 consumers fails to take out travel insurance, according to a survey by Opinion Matters.

Yet almost 40% of respondents admitted to having suffered from food poisoning, an accident, burns or bacterial infection while away – all ailments covered by most travel insurance policies.

Mark Harrington, CEO at Check Safety First, has urged the insurance industry to educate consumers, commenting: "While travel insurance may seem like the added extra that people always purchase but never use, holidaymakers shouldn't forget to buy it. Our research found that the average medical insurance claim is in the region of £2,500, which could blow the holiday budget, so it's definitely worth spending £20 on a basic policy."

And if you are someone addicted to adrenaline rushes, the need for travel and personal accident insurance magnifies. Visit our new Extreme Activity Travel Insurance website www.activity-insurance.co.uk there are things on there that will amaze. You can also comment on our Blog blog.activity-insurance.co.uk so come on and join in and don't forget to spread the word!



Cut Red Tape

To help customers avoid unnecessary risks and costs Aviva have developed a new website www.cutredtape.co.uk and businesses insured with Aviva have access to:

- Free advice about business, legal and risk management, sales, marketing, finance and IT.
- Access to over 700 legal and business guides, document builders and calculators.
- Employment information, e.g. disciplinary and absence procedures, discrimination and training.

If you can't find what you need online, you can call Aviva helplines and access legal and risk management experts and all you'll pay is the price of the call (0845 rate).

You will need to register for the service with your name, policy number, email address and a unique password of your choice.

Government's new Vetting & Barring Scheme

Much has been reported in the press over recent months following the Home Office announcement of the further strengthening of the safeguards for the protection of children and vulnerable adults, which took effect from 12th October this year.

It is now a criminal offence for barred individuals to work with children or vulnerable adults in a wide range of posts including education and childcare, additional jobs and voluntary positions.

Individuals will be able to apply to register from July 2010. Registration and checking of peoples' status will be mandatory from November 2010.

So far, CRB checks have prevented more than 25,000 unsuitable people being recruited.

If you have a legal obligation to protect vulnerable people and require further information, please get in touch. We have teamed up with Complete Background Screening Ltd (CBS), a registered umbrella body to the Criminal Records Bureau (CRB) who provide a unique one-stop shop for background screening and vetting. Specially negotiated discounted rates are on offer to John Ansell & Partners' clients.

Make sure you have peace of mind and help protect the reputation of your business.

On this occasion commonsense within the legal system prevailed – climber was accountable.

Trustees of the Portsmouth Youth Activities Committee v Poppleton (Court of Appeal – 12 June 2008)

The claimant was an inexperienced adult climber, engaged in a simulated rock climb at the defendant's indoor climbing centre. Rules forbidding jumping were displayed outside the climbing room but the claimant was not specifically offered them. The claimant attempted to jump from one wall to another, lost his grip and fell awkwardly onto the safety mat below. He was rendered tetraplegic and brought a claim on the grounds that the defendant failed to provide sufficient supervision.

The judge held that the defendant should have warned the claimant not to jump and that the safety mat did not make it safe to do so. The defendant was held 25% liable and the claimant held 75% contributory negligent.

This case helps to protect the leisure industry from future

legislation. It makes clear that individuals who participate in physical activities are responsible for their own safety and cannot expect those who provide facilities to supervise and guard them against the consequences of their foolish actions.

This case helps to protect the leisure industry from future legislation.

Whilst this is good news for the activity and leisure industry as a whole, we would stress it doesn't mean you should relax on risk assessment, record keeping and communication with customers.

All commonsense really.

Getting Greener!

Whilst we are not monumental carbon emitters, we do know how important it is to play our part in managing carbon. We still can't get John to give up his gas guzzling car but he has promised to drive it less. Over the past year we have made steps to reduce the overall amount of waste we produce, and make our office a greener place to be.

Technology has helped a lot. Where we can, we now scan documents rather than photocopy them (40% less paper used in the last year) and send emails rather than letters. And when we do photocopy documents or send letters, all the stationery we use is recycled.

We now recycle our waste paper and keep an eye on other aspects as well - environmentally friendly cleaning products are used by the cleaner, and when the common parts of our building were repainted, environmentally friendly paint was used. Staff also get told off when they overflow the kettle!!

Calling all property management agencies – are you on the look out for illegal substances?

The long term provider of our successful Blocks of Flats scheme, Aviva, has recently highlighted that leased properties subsequently found to be cannabis factories may not be covered for the damage caused. Landlords may need to prove evidence of background checks, such as looking into bank details and only accepting rent through a banking transaction, before any

claim will be considered. Thankfully, neither Mike nor Dawn - your account executives for over 20 years - have ever stumbled across any cannabis factories of this type, however there is always a first time. The message once again: please be vigilant and always make sure your paperwork is in order.

Praise indeed!

When it comes to making a claim we try to make sure everything goes as smoothly as possible for you, so over the past 12 months, after your claim has been settled we have been asking you to tell us how we and your insurer did. Every reply helps us to identify ways in which we can improve our service. Positive comments such as "excellent service", "very efficient and courteous" and "we appreciate your help" are nice to hear and although statements such as "the repair took a long time" aren't so nice they do give us the opportunity to assist insurers to improve their service.

Where your expectations have not been met it has generally been as a result of a breakdown in communication somewhere between the claimant, the insurer, possibly a loss adjuster and ourselves. If you feel your claim is not progressing smoothly, even where most of your contact has been direct with the insurer, please let us know and we will do our best to smooth out those bumps that can sometimes happen.

Recognition is the name of the game

'Evolution not revolution' are three of our watchwords here at John Ansell & Partners. The eagle eyed client will have noticed the subtle update of our logo on this newsletter, as we look forward to the new decade. ICON.net, our designers said the changes were designed to be more contemporary. Our letterhead and website already incorporate the design - with

other media following in the coming months. What do you think of the update? We would be happy to hear your comments!



Original logo



New version

Importers/exporters of wines & spirits – Research Project carried out on behalf of John Ansell & Partners

Word travels fast. Thanks to the hard work of Rob and Heather, and the successful launch of our new scheme, our clients have benefited from lower premiums and unique policy features this year. As an unexpected consequence, we received several additional approaches from other interested companies who have now become clients.

We also commissioned a telephone study, conducted by Research Marketing, to gauge operating conditions in the Wines & Spirits industry. Some interesting insurance concerns were revealed and which we are now taking steps to incorporate into our next version of the scheme. A full report can be found on our website.

We also uncovered a potentially worrying trend. Some respondents indicated they were seriously considering operating 'uninsured' for the foreseeable future, believing the costs involved outweighed any perceived benefits. In times of recession WE WOULD SERIOUSLY ADVISE AGAINST THIS COURSE OF ACTION - often it is those who can least afford it, who would benefit most. Cancelling or reducing policy cover can prove a false economy and of course leaves you unprotected.

Does any of this resonate with you? Contact us as we may be able to help.

Fire safety reminder

Fire Certificates were abolished in 2006 and no longer have any legal status. You should by now be carrying out your own risk assessment.

Fire safety inspections standards vary considerably, so to help you meet your fire safety responsibilities Aviva Risk Management Solutions now offer fire risk assessments. It's a cost-effective way for you to protect your premises, and you'll also be complying with the law. When you consider that last year, over 4,000 businesses faced enforcement action, this is surely something you would want to avoid.

Interested? Special introductory rates apply before February 2010.



Client case study/ Focus on fitness

Gymophobics 'the 30 Minute Workout' opened its first centre in 2003 and through successful franchising, the brand now has 40 centres.

The founders, husband and wife team Donna and Richard Hubbard (pictured above), developed the idea of a ladies only gym primarily for those who were intimidated by the traditional health club, hence the name.

Gymophobics introduced the 30 minutes sessions so most members find the time to attend 2 or 3 times a week, and over the past 6 years thousands of ladies have benefited from the support and encouragement of

the mature and friendly staff.

From the outset, we were asked to come up with an insurance solution that specifically caters for the needs of each franchisee. Rising to the challenge, we constructed a unique proposal which after careful consideration received the thumbs up.

Having acted for Gymophobics since 2005 we have continued year on year to improve and expand our services to meet

Introducing Jackie Hagen our latest recruit to the team who is celebrating her first anniversary with us already!

Tell us a bit about yourself

I started my insurance career in 2005 at a broker based in Buckinghamshire where my main responsibilities were to support the commercial team in dealing with a range of commercial policies, in particular Motor Trade.

What made you choose John Ansell & Partners?

A great career progression opportunity, - I liked the idea of working in London and the staff seemed friendly.

How do you feel about working with the fitness industry sector?

Working with gyms does encourage me to keep fit and gives me new ideas of activities to try such as power plate classes. It also helps my understanding of my client needs.

What do you do in your spare time?

I am involved the Cinnamon Trust, the London Moon Walk 2009 and the Race for Life. Other favourites are pilates, horse riding and spinning.

What would you say is your most unique feature?

I have really small toes... weird I know.

Sounds like you are always up for a challenge – is this correct?

Yes that's correct! This year I tried the Go Ape Challenge and 4x4 off roading. Next year... well who knows?

their changing needs; we now regularly present at their franchise forums on topics including Risk Management and Health & Safety.

1 This Agreement comes into effect on the date you receive it from us and will continue until further notice. Should we amend these terms, we will endeavour to give you 10 business days notice of the change, unless it is impractical in the circumstances to do so.

2 We trade as John Ansell & Partners Ltd and/or British Activity Holiday Insurance Services (BAHIS).

3 We are authorised and regulated by the Financial Services Authority. The FSA (Financial Services Authority) is the independent watchdog that regulates financial services. Our FSA Register number is 306121. Our permitted business is advising on and arranging general insurance contracts. You can check this on FSA's register by visiting www.fsa.gov.uk/register or by contacting FSA on 0845 606 1234

4 We will advise and make a recommendation for you after we have assessed your needs. We will also assist you in making and negotiating the settlement of claims.

5 We offer products from a range of insurers. There will be occasions when facilities or arrangements we have with one insurer or group of insurers are proposed to meet your requirements. We will make it clear to you when our proposals include these facilities or arrangements and where we have not investigated alternatives on your behalf. A list of the Insurers we select from and deal with in relation to your policy is available on request.

6 We will disclose all fees and charges to you. We make the following minimum charges per policy to cover the administration of your insurance: arranging new policies £15.00,

mid term adjustments and renewals £15.00, replacement or duplicate certificates or cover notes £15.00. We earn the entirety of our commission and/or fees when your risk is placed and take our commission/fees upon receipt of your premium unless agreed otherwise with your insurer. In the event of an adjustment or cancellation that results in a return of premium we will refund the premium net of our full commission and any charge made by insurers. If you pay by instalments we will claim our full commission and any charge made by insurers in the calculation of any outstanding monies.

7 You are entitled at any time to request information regarding any commission that we may have received as a result of placing your insurance business.

8 It is your duty and responsibility to provide complete and accurate information. Failure to disclose material information or any inaccuracies in the information given may lead to serious consequences. This could affect our advice in terms of the policy and the payment of a claim in the future.

9 Premiums must be paid to us by the due date unless agreed otherwise in writing by ourselves.

10 We are governed by strict rules pertaining to Client Money, set down by our Regulator. We operate a Statutory Trust Account. Whilst we have legal ownership over client monies, such money remains in the beneficial ownership of our clients. We are not permitted to use Client Money balances to provide credit for clients, or potential

clients. We act as agents for some insurers for the collection of premiums, the payment of claims and refunds of premiums. Premiums are treated as being received by the Insurer when received in our bank account and any claims money or premium refund is treated as received by you when it is actually paid over to you. There are occasions where such transactions are restricted (for example, to receiving premiums only) and we will tell you if this is the case. We may earn interest on monies held in this account, for which you consent to our retaining.

11 Where payment for the contract you have undertaken is by regular instalment, for example by direct debit, you give your consent to the contract being automatically renewed, without further reference to you, at the renewal date. This means that insurance will continue to be provided to you, and you will be obliged to continue to pay for such insurance, unless you specifically contact us at renewal to notify us that you no longer require such insurance.

Your insurance policy may contain a right to cancel within a specified period of time of taking up the policy. You will be informed upon inception or renewal of your contract what cancellation rights apply to your policy and, if so, how and when you may exercise any such rights.

12 You should advise us immediately in the event of a claim against your insurance policy so that we can ensure that your claim is passed to the insurer promptly or so that we can inform you whether we can deal with the notification

Where we have authority to settle claims on behalf of an insurer this means that in the event of a claim we will act on their behalf and not yours.

13 Occasions can arise where we, or one of our other customers, will have some form of interest in business we are transacting for you, If this happens, or we become aware that our interest or those of our customers conflicts with your interests, we will inform you and obtain your consent before we carry out your instructions.

14 If you wish to register a complaint please contact us:

in writing

John Ansell & Partners Ltd
Overseas House
19-23 Ironmonger Row
London EC1V 3QN

by phone 020 7251 6821

If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

15 In order to comply with the Financial Services Authority rules we hold Professional Indemnity Insurance. Claims in excess of our indemnity limit may not be fully covered.

16 We are covered by Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is

covered for 100% of the claim without any upper limit. Further information about compensation scheme arrangements is available from FSCS.

17 Any information that you provide to us in relation to our business relationship will be treated as confidential. Information will only be disclosed if we are required to do so by insurers in relation to the insurance arrangements, or if we are required to do so by the regulatory authorities. All confidential information will be handled appropriately.

18 Any personal data we hold will be handled in accordance with the requirements of Data Protection legislation and other consumer safeguards.

19 We undertake our activities in accordance with the laws of England and Wales and any disputes will be governed by and construed in accordance with the Laws of England and Wales.

Complaints procedure update

In addition to all the attention the FSA has been paying to the banking sector this year, they have not forgotten the other arm of their jurisdiction.

Concerned that you, the customer, may not be being made aware in a clear way of your right to refer complaints to the Financial Ombudsman Service, they have introduced a new requirement to include this information within the text of an acknowledgement letter which we should provide either, when first responding to your complaint, or when issuing the final response.

A second change relates to eligible complainants and means that any person capable of making a direct **claim** under a policy is also able to make a **complaint**. This change will affect the example of an individual employee covered under the company private medical insurance, though it could also impact on property-owners' policies that are joint names of the owner and tenants of the building.

This means that you receive clear information and ensures that those people with an interest in a policy have suitable redress.

Fortunately, the feedback we receive from our customers is generally extremely positive and complaints against John Ansell & Partners service are very rare.

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Craig after his
London marathon

It came as no surprise to us when Craig Harman (not to be confused with the other less active Craig Smith) completed the Flora London Marathon on 26 April 2009 in a very impressive first time of 3:59:54, just beating by a whisker the 4 hour goal he set himself.

"The emotional high when you pass the finishing line is amazing" said a delighted Craig.

Seriously Craig, well done, a marvellous achievement.

Following swiftly on his heels came Dawn who completed an astonishing 5k run for Cancer Research UK on July 15th raising over £700. And not content with her onshore achievements, Dawn also successfully and swiftly dealt with an underwater challenge too – qualifying as a PADI open water diver in less than 6 weeks.

What next Dawn, moonwalking??

It was a family affair when Rob, his wife Alexandra and son Samuel, undertook a 17 mile charity bike ride around Rutland Water on October 11th this year raising over £600 for the British Heart foundation and Bone Cancer Research Trust.

A big thank you to all who supported our valiant efforts and your amazing generosity. Sponsorship came from as far a field as Australia, South Africa and Spain, as well as the UK. Well done to everyone.



Dawn receiving her
PADI certificate

New website

We have been working hard on updating our website. We hope you approve. Amongst the various changes we have included an out of office hours link and other useful links such as FT/FSA/BBC/Industry related sites to help you access quickly other items of interest. Please let us know if there are any further links you would like to see included. We are always looking to improve our service to you, the customer, and would welcome your feedback.

Contact us

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