

Newsletter

Autumn 2008

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News

David Evans of Kent warns against keeping anything valuable in a hallway. "I am currently claiming on my Sleepeasy policy for a clock stolen from my hallway by a thief posing as a guest looking for a room for two nights; as I went to get a registration card, he lifted the clock from its shelf and did a runner – literally – nearly being hit by a car. He was eventually caught – but the whereabouts of the clock remains a mystery."

Sound advice from David. Even though he was covered under his Sleepeasy policy (unlike similar policies that only cover theft by forcible entry) He still had the trauma and hassle to contend with. Better to remove the temptation to start with.

WHAT'S IN YOUR SHED?

Well nowadays probably more than just a couple of spades and a rake.

Our houses are better secured than ever, with 5 lever mortised deadlocks, window locks and burglar alarms. So criminals looking for easier pickings, turn their attention to outbuildings. Here they can easily overcome poor security, to access expensive, largely untraceable goods – such as mowers, chainsaws & power tools.

Theft from outbuildings is increasing, around 500 a day according to the British Crime Survey. Worryingly, once a person has suffered a theft from an outbuilding they're four times more likely to experience a loss in the next year. In fact a succession of thefts from the same outbuilding is not uncommon.

Sheds are the most difficult to secure. One of our policyholders fitted an expensive padlock, and the thieves simply unscrewed the exposed hinges to remove the door. Other claimants tell of easy entry through flimsy shed roofs and windows.

Take a few minutes to check your current security. How long would it take to break in? Think about securing small items to heavier equipment, or to a permanent fixture such as a ground anchor. Consider storing expensive, easily portable items in the main house.



Property for sale? Just send details and we will advertise it for you free of charge.

Shropshire Market Town B&B

Large modern 5 bed detached house in busy market town. Large gardens, extensive parking, range of useful outbuildings. Improving business year on year with further scope. Audited accounts available.

Mrs A Richardson 07803 925521 POA

North Cornwall Coast Guest House

8 bed Guest house (plus 2 bed owner's annex in garden). 2 family suites, 3 doubles all en-suite, 1 double and 2 single. Residential licensed bar opens onto patio & south-facing garden, lovely sea views. 7 miles from Padstow with Rick Steins' restaurants'. Close to Newquay International Airport (flights to Scilly Isles).

Mrs S Bonici 01637 860156 oiro £525,000

Isle of Skye B&B

Recently refurbished B&B in coastal village 4 beds (3 en-suite), conservatory, summer-house, deck, quality equipment ready for immediate trading

Mr W Smith 07977 436135 £295,000

What else do we do?

Although we specialise in insuring guest houses, B&Bs and holiday homes we are able to place the following.

- Buy to let Properties
- Standard Household
- Liability
- Shops & Offices
- Impaired Properties – Subsidence etc

Please give us a ring for no-obligation quote. Sorry we do not handle motor insurance

An Australian Accident report form

I am writing in response to your request for additional information in Section 3 of the accident report form. I put 'poor planning' as the cause of my accident. You asked for a fuller explanation and I trust the following details will be sufficient.

I am a bricklayer by trade. On the day of the accident, I was working alone on the roof of a new six-story building. When I completed my work, I found that I had some bricks left over, which when weighed later were found to be slightly in excess of 500 lbs. Rather than carry the bricks down by hand, I decided to lower them in a barrel by using a pulley, which was attached to the side of the building on the sixth floor.

Securing the rope at ground I went up to the roof, swung the barrel out and loaded the bricks into it. Then I went down and untied the rope, holding it tightly to ensure a slow descent of the bricks. You will note in Section 11 of the accident report form that I weigh 135 lbs. Due to my surprise at being jerked off the ground so suddenly, I lost my presence of mind and forgot to let go of the rope. Needless to say, I proceeded at a rapid rate up the side of the building. In the vicinity of the third floor, I met the barrel, which was now proceeding downward at an equally impressive speed. This explained the fractured skull, minor abrasions and the broken collar bone, as listed in Section 3 of the accident report form. Slowed only slightly, I continued my rapid ascent, not stopping until the fingers of my right hand were two knuckles deep into the pulley.

Fortunately by this time I had regained my presence of mind and was able to hold tightly to the rope, in spite of beginning to experience pain. At approximately the same time, however, the barrel of bricks hit the ground and the bottom fell out of the barrel. Now devoid of the weight of the bricks, the barrel weighed approximately 50 lbs. I refer you again to my weight. As you can imagine, I began a rapid descent, down the side of the building. In the vicinity of the third floor, I met the barrel coming up. This accounts for the two fractured ankles, broken tooth and several lacerations of my legs and lower body.

Here my luck began to change slightly. The encounter with the barrel seemed to slow me enough to lessen my injuries when I fell into the pile of bricks and fortunately only three vertebrae were cracked. I am sorry to report, however, as I lay there on the pile of bricks, in pain, unable to move, I again lost my composure and presence of mind and let go of the rope and I lay there watching the empty barrel begin its journey back down onto me. This explains the two broken legs. I hope this answers your inquiry

Playground Equipment

Many Guest House and Holiday Let providers have historically included in their facilities a small play area, a couple of swings etc. However times change, as a stroll round your Local Authority Park will confirm, while we merrily leapt from swings onto slabs of concrete, today's child lands on soft bark or rubber mats. Unfortunately what would be suitable for a domestic back garden, may not be acceptable in a commercial enterprise such as a Guest House or Holiday Let, especially in today's world of "No win - No fee".

Should you wish to continue offering a playground facility, we recommend - You establish a robust purchasing policy, and all new equipment should be installed and maintained in accordance with European Standard EN116. Carry out and record a risk assessment of the playground equipment. Give consideration to whether the equipment complies with the new standards or not and what action is needed to make it comply. Establish a regular inspection and maintenance regime for play areas. Take into account the typical usage of the equipment and likely damage or wear and tear from previous inspection and maintenance records.

Norwich Union has produced a factsheet on Playground Equipment, which we are happy to supply.