

Newsletter

Spring 2007

Lyon Insurance Services Ltd
2 Church Terrace
Holyhead, Anglesey
LL65 2HP
Tel 01407 760914
Fax 01407 763857

GAS SAFETY

Mr Russell of Scotland writes. "Is it true I have to check the gas fires in my holiday cottage annually?"

Around 30 people die each year from carbon monoxide poisoning caused by poorly installed or badly maintained gas appliances and flues. Landlords which includes (among others) anyone offering Holiday or Bed and Breakfast accommodation have a duty to.

- Maintain gas appliances installed for use by tenants.
- Ensure each appliance is checked annually by CORGI registered installer.
- Maintain and display these safety check records in the premises.

The Health & Safety Executive (HSE) gives gas safety a high priority and will take the appropriate action to ensure compliance with the regulations. In certain circumstances this could result in a substantial fine and/or a custodial sentence.

The manufacturer's instructions for the appliances should be available for the occupier of the premises.

Useful Contacts

Health & Safety Executive Gas Safety Advice line
0800 300 363

CORGI (Council of Registered Gas Installers)
01256 372300 www.corgi-gas-safety.com

A man staying in Mrs Jones' Guest House turned down the full English breakfast and asked for dish of beans. He soon polished this off and asked for another. Four tins of beans later he left promising to return.

That evening the police arrived to say he had committed suicide! "I can't comment on his state of mind" sobbed Mrs Jones "All I know is when he left here he was full of beans".

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.



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

AA 4 Star Guest House

Ludlow

5 minutes walk from historic centre of Ludlow. 5 en-suite rooms with large car park. Freehold.

John Devine 01584 879655

£395,000

Option to purchase adjacent 3 bed cottage currently occupied by present vendors.

Guest House

Woodhall Spa Lincs

Excellent 3 storey guest house 11 letting rooms. Plus separate owner's accommodation in 1 bedroom coach house. Large attractive gardens.

Claire M Brennan 01526 35200

£495,000

Guest House

St David's Pembrokeshire

The best guest house in West Wales? In centre of UK's smallest city, Freehold Victorian town house in immaculate condition, 5 en-suite bedrooms.

Mr & Mrs Rob Pugh 01437 720404 oiro £540,000

Guest House

Shropshire Market Town

Large architect designed 5 bedroom house with 3 letting rooms (2 en-suite & 1 with private bathroom). Currently ETB 4star B&B only, large garden, garaging 3 cars plus extensive parking & range of useful outbuildings

Mr Richardson 01948 665598

POA

READERS WIVES a letter received last year from a guest house owner

We men should recognize that as women get older, it's harder for them to maintain the same quality of housekeeping as when they were younger. When you notice this guys, try not to shout. Some are oversensitive, and believe me there's nothing worse than an oversensitive woman.

My name is Jim. This is how I handled the situation with my wife, Peggy. When I retired a few years ago I had to stop paying Peggy housekeeping – so she started taking paying guests. I told her I didn't mind so long as it didn't interfere with her full time job. Of course, I didn't expect to eat breakfast with the guests. "Just bring mine on a tray to the bedroom" I said – I know she really appreciates this.

Shortly after she started taking guests, I noticed she was beginning to show her age. She gets home from work about the same time I get home from the golf club. I usually lunch at the club, so I'm ready for some home-cooked grub. But knowing how hungry I am, she still insists on resting for half an hour or so before starting dinner. I don't complain "Take your time" I say "Just wake me when it's on the table". She used to wash-up right away, but now the dishes sit on the table for hours. I do what I can, diplomatically reminding her several times each evening that "They won't wash themselves!" I know I've motivated her when she suddenly jumps up and rushes out of the room to do them.

Even doing simple jobs, she seems to need more rest periods. Recently she had to take a break halfway through mowing the lawn. I tried to be fair and not make a scene. "Have a rest – get a drink of water" I said "And while you're at it, bring me a glass of beer". That way she feels we're a team.

Another symptom of aging is complaining. For example, she moans it's difficult to pay the bills during her lunch hour. Now boys we take 'em for better or worse, so I smile and offer encouragement. "Stretch it out over two or three days" I say "That way you won't have to rush so much". I also remind her that missing lunch now and then wouldn't hurt (if you know what I mean). I like to think tact is one of my strong points.

I know I probably look like a saint, the way I support Peggy – and that most men would find it difficult to be so considerate. Women can be really frustrating as they get older, but believe me fellas a little more tact and less criticism will help get the most out of an aging wife.

Jim

Editor's Note Jim died suddenly on January 28th of a perforated rectum. The police report shows a number 8 golf iron rammed up his rear end, with barely 5 inches of grip showing.

His wife Peggy was arrested and charged with murder. The all women jury took less than 15 minutes to find her Not Guilty, accepting her defence that Jim somehow accidentally sat on his golf club.

Working from Home

We are constantly amazed by the enterprise and energy shown by many of you, not content with operating a Guest House or letting Holiday Homes - you run other businesses, often from home. Recently we have come across aromatherapists, a puppet-maker and a dog beautician to name a few.

It is however important to have the right insurance cover – is your stock covered? Do you have the correct liability cover? If in doubt give us a ring. We have a range of policies available that can be tailored to suit your individual business insurance needs.

Any business, no matter how well run can be severely disrupted by an unexpected event, if you work from home, the disruption can be greater.

The information contained in this newsletter is provided for information purposes only, to inform you about developments which may be of interest. It should not be taken as authoritative or comprehensive view of the material concerned and does not constitute legal advice. Lyon Insurance Services Ltd does not accept liability for any loss or damage arising from the use of or reliance upon any information contained within this newsletter. Please seek appropriate legal or professional advice in relation to how the material in this newsletter may affect you.