

## Expansion leads to new Dorchester Office

**Welcome to our Summer newsletter and we start off with some exciting news with the recent opening of a new office in Dorchester.**

The opening, which coincides with the acquisition of Dorchester based Arthur Savage Insurance, will see us increase our footprint in the South West and takes us to four offices; Poole, Gillingham, Frome and now Dorchester.

A&T Chief Executive Officer Julian Boughton is understandably thrilled to announce the new office launch, "Our vision for the future is to increase our reach in the South and the launch of our new Dorchester office is the next step in our plan. Along with our existing offices, we are now even better placed to offer businesses, entities and high-net-worth individuals in the South a complete insurance and risk management service".

"We are also delighted to have acquired the business of Arthur Savage Insurance, who have been operating in Dorchester for over seventy years. We were pleased to have been chosen by Barry Shereston, Managing Director and Owner, of Arthur Savage Insurance who was looking to work with a forward thinking organisation totally in touch with the importance of what client service really means and who understood the significance of staff development and engagement. We are looking forward to working with Barry and his team in an ongoing development programme".

Shereston and his team will join A&T's sixty-strong workforce and will continue to work in the Dorchester office, based on High West Street. They will be joined by relocating A&T staff, as well as planned new recruits.

"I am delighted to be working with Julian and his team at Alan & Thomas. There was a good deal of interest in Arthur Savage Insurance once the industry became aware that we were looking for a buyer - but from early on, it was clear that A&T were the front runners. They are the only independent broker in the Dorset region to have been awarded the prestigious Chartered Insurance Broker title and all the benefits that brings to clients and I have been impressed with how the business is run and its reputation for investment in their workforce. Alan & Thomas were the stand-out business for me and my staff to work with." said Barry.



## Helping our clients to stay safe on the roads

We have recently launched a new initiative to raise awareness of vulnerable road users on the South's roads.

Recent statistics have shown that cyclists, motor cyclists and pedestrians account for almost 50% of all deaths and 60% of all serious injuries on UK roads\*. With this in mind, we are providing our commercial clients with a free supply of warning decals for their vehicles.

"Large Goods Vehicles (LGVs) account for nearly 1 in 5 of cyclist fatalities and the dangers are noticeably more apparent in both city centres and on country roads" explains Rob Gale, Commercial Director at A&T. "As risk management advisers, not only do we recommend measures for clients to take to minimise their exposure to risk but we aim to go one step further and provide them with the tools to do just that".

"We are now offering our clients who have LGVs as part of their commercial fleet a free supply of warning decals to display on their vehicles. The initiative has been welcomed by clients eager to do all they can to help limit fatalities on the road"



Being able to demonstrate that you have implemented risk management procedures as part of your daily business is judged favourably by insurers when it comes to assessing the risk for insurance purposes. Having active measures in place can, in some cases, lead to a substantial reduction in annual premium.

If you would like a supply of the decals for your vehicles, please contact your adviser.

\* DfT's Reported Road Casualties in GB Annual Report 2012

# New Prestige Vehicle Website for A&T



We have recently launched a new website dedicated to prestige vehicle insurance.

As well as providing commercial insurance and risk management to our clients, we also have a thriving personal insurance department that looks after the needs of high-net-worth individuals and we're pleased to reveal a new website to promote our services.

Our team currently looks after the insurance needs for over four hundred owners of prestige vehicles across the UK and this number is on the rise.

"A recent increase in demand led us to investigate the possibility of launching a new website dedicated to prestige car insurance. Our digital agency, Bespoke 4 Business, designed and developed the site for us and we're thrilled with it!" remarked Hayley Baverstock, A&T Marketing Manager.

We have been insuring a range of prestige and performance cars since 1990 when we launched our bespoke schemes for Aston Martin, Bentley and Rolls Royce. We are able to offer vehicle owners a more tailored approach suited to their individual needs with competitive premiums. Not only can visitors to the new site read about our cover options and the service we provide but they can also obtain indicative premium costs in minutes for Bentley, Aston Martin and Rolls Royce vehicles.

As well as providing information on prestige vehicles, the new website also details insurance options for supercars including Porsche, Ferrari and Lamborghini. There is also a section on other personal insurance cover including high value homes, holiday homes, aircraft, antiques, jewellery, yachts and motor boats.

Visit [www.prestigevehicleinsurance.co.uk](http://www.prestigevehicleinsurance.co.uk)

## Warning on staff using own cars on company business

Do you allow your employees to drive their own cars on company business? The answer is almost certainly yes but are you aware of the potential directors' liability risk?

"Most employers will be aware that Health and Safety law applies to on-the-road work activities but they may not know that they owe the same duty of care to staff who drive their own vehicles for work as those who drive company owned, leased or hired vehicles" advises Stewart King, A&T Chief Operations Officer.

"If you permit employees to use their own cars for company business, either by providing a business mileage allowance or an annual cash allowance, irrespective of who owns the car, as a director you have a legal duty to ensure the vehicle is safe or risk being held responsible for the employee's negligence in the event of an accident, by virtue of vicarious liability".



Employers are advised to ensure they have copies on file of current MOT certificates, where applicable, and certificates of insurance that demonstrate the employee is covered to drive for business purposes.

"In addition, directors must also satisfy themselves that journeys undertaken for any business purpose by employees are properly controlled, including ensuring that employees are licensed to drive and have not been disqualified; be satisfied that the itineraries are not excessive in terms of the time spent driving or anticipated mileage and that employees take care when scheduling appointments that require an early or late departure, as statistically these are vulnerable times".

An administrative paper trail is required to prove such checks have been carried out, as well as evidence of appropriate policies. Simply having the policies drawn up is insufficient; the employer must also take reasonable steps to ensure they are followed.

Directors must also ensure that employees driving on company business do not have an invalid licence. It is estimated that one in twelve UK drivers have inadvertently let their licences expire – with many drivers unaware that photo licences must be renewed every ten years. Drivers can be fined up to £1,000 by the DVLA for driving on an invalid licence.



# What is... Cyber Insurance?

The term 'cyber liability' has been hitting the news headlines more and more over recent months and it's not only the major corporations that should be concerned. Statistics show that 40% of cyber-attacks are directed at firms with fewer than 500 employees and a recent survey by Close Brothers showed that two thirds of local SME owners described themselves as being very concerned about the impact this crime could have on their business.

So, what is cyber liability insurance and what does it cover?

Cyber Liability Insurance provides businesses with protection against financial loss resulting from the loss of personal and/or corporate data. Cover can include first and third party risks ranging from the loss of a single laptop or file to the hacking of a company's website or network. Cover provides protection from the start including legal advice, fees and court costs to defend right through to rebranding your business to put you back to where you were before the event occurred.

On a basic level, any company that handles data – whether on employees, customers, suppliers or business partners – is obliged to take effective measures to ensure that data is safe and secure. Theft of such data from your organisation's electronic system could result in regulatory investigations and claims as a result of breaches of data protection and privacy laws.

Hackers use 'malware software', more commonly recognised as viruses, that silently monitor the activity on your computer. These are transmitted from links or attachments within emails or from unsafe applications downloaded from untrustworthy websites. Once installed onto a computer, they can quickly gather and transmit all kinds of sensitive information to cyber crime gangs all over the world without you being aware. A problem for individuals but for businesses that hold client data electronically, or provide a service through the means of technology, the threat and cost is very real with the average data breach claim for UK small businesses, according to insurers, currently registering between £35,000 and £65,000.

There are various levels of cover available depending on the circumstances of the business. Cover can be relatively inexpensive and can be added to your insurance programme at any time. Please contact your adviser if you would like more information or a quotation.



## EMERGENCY RECOVERY & REPAIR

We are pleased to report that we have recently added an emergency repair and disaster recovery service to the list of exclusive benefits for our commercial clients.

Thanks to a tie-up with Prism Network, a nationally recognised operator in their field, this service is provided to clients at no additional cost and is available across the UK.

Not only will clients benefit from a 24 Hour Emergency Repair Line but also full surveying and building support during an insurance claim.



For more details about about this service, please contact your adviser.

## Still time to earn yourself a luxury food & wine hamper!



We've already presented a number of clients with hampers as a thank you for recommending new clients to us.

Remember, if you have a client, contact or supplier that would benefit from our help and expertise, please pass on our details and ask them to call Mark Hasell, our Business Development Manager, on 01202 754939 either near the time of their renewal or mid-way through their policy. Not only will they receive a completely free, no obligation review of their current commercial insurance arrangements but for every one that goes on to place their cover with us\*, we'll send you a luxury food and wine hamper as a thank you!

\* Subject to minimum premium of £1000

# TALENT SPOTTING...

We are on the look out for talented young students to join us as Apprentice Insurance Brokers so if you know any that would be interested in a career with us, please send them in our direction!

As well as gaining general office skills and insurance broking experience, the students will be enrolled on the official Brokerbilty Academy Apprenticeship Scheme which, after eighteen months training, will result in a NVQ Level 3 qualification, along with the Certificate in Insurance (Cert CII) professional qualification.

A&T HR Director Susan Reeves, who has been instrumental in the recent launch of this industry-wide insurance apprenticeship scheme, believes the scheme gives students a genuine alternative to university, "Through my work with local schools, I see a lot of students who are undecided about going to university and would rather start earning. This scheme gives them the opportunity to be in paid employment but to also study at the same time and finish the course with a recognised professional qualification".

The three A&T apprentices will join thirty other students from around the country who will move through the programme together. They will be given opportunities to share experiences with training courses, forums and study sessions throughout the duration of the scheme. They will

also be offered mentoring and coaching by experienced insurance professionals.

A&T will be working with local schools in the Dorset area of the coming weeks to educate students about a career in insurance and risk management.

We already have two apprentices, Nick Magee and Autum Chamberlain, both local students who chose not to pursue further education but gain valuable work experience whilst also studying for a business qualification.

As the only independent Chartered Insurance Broker in Dorset, we are committed to the training and development of our staff and growing our own talent.

Students interested in applying for the A&T vacancies are encouraged to apply as soon as possible via the Brokerbilty Academy website [www.brokerbiltyacademy.co.uk](http://www.brokerbiltyacademy.co.uk) or via [www.alan-thomas.co.uk/careers](http://www.alan-thomas.co.uk/careers)



Nick Magee with Sir Bobby Charlton at the launch of the Brokerbilty Apprenticeship Scheme in London

## MOVERS & SHAKERS...

We have recently welcomed the following new recruits:

**James Wheatman** joins our Direct Commercial team

**James Murray** joins as Account Executive based in our new Dorchester office

**Caroline Humphrey** joins our Aviation team

**Duncan Riach** joins our Complex Commercial team in Poole as an Account Handler to assist Ian Feast

**Martin Howard** joins us to develop our Churches & Charities area of the business

**Catriona Lloyd** joins us from Bournemouth University on her business placement year to help with HR & compliance

**Barry Shereston, Sally Taylor & Julie Standfield** join us from Arthur Savage Insurance and will be based in our Dorchester office

**Dot Ireland** has been promoted to Team Leader of our Gillingham office

**Allan Potter** has been awarded the title of Training Officer across our offices

*Welcome and congratulations to all!*

## We are Rock Stars!

It was celebration time in early June when we scooped the Star Company award at the recent Rock Star Awards 2014 organised by Rock Recruitment.

Beating off stiff competition from over sixty local companies and nine other finalists in the category, we were presented with our award at a prestigious ceremony and dinner at the O2 Academy in Bournemouth.

Julian Boughton is delighted to have received the award, "This is a momentous and fantastic result for A&T. We are rightly proud of our staff and are committed to investing in their training and development, which sees them grow and ultimately enjoy a fulfilling career with us".



HR Director Susan Reeves collecting the Star Company award

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