

Staff News Staff News Staff News Staff News Staff News

Gail Yeoman, Commercial Account Handler and PA to the Directors retired at the end of June. Gail had been at Aults since 2003 and will be missed. We wish her a very happy retirement.

From the beginning of July, Ann Ford has moved from our Personal Lines Department to step into Gail's shoes as the Director's PA and Commercial Account Handler. Ann has been at Ault's since 2005 when she joined us following our purchase of the business of MJ Pearsons Ltd., in March of that year.

Our Account Executive Jon Hughes and his partner Rachael, an ex employee of Ault Independent Financial Advisers Ltd., had their first baby in July, "Henry" weighing in at 8lbs 4ozs. Mother and son are both well.

Managing Director Mark Wedgbury and Director Alan Begley took part in a "weight losing" exercise in the early part of the year. Between them they lost 44lbs and raised over £200 for the Acorns Hospice. All they have to do now is to keep that lost weight off !

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Web Site

Have you had a look at our Web Site (www.ault.co.uk) recently ?

We have added a section entitled "Additional Client Information". In this section you will find the following:-

- Advice on making a claim out of hours.
- Contact numbers for the Insurers Helplines.
- Back copies of our Newsletters.
- Information on current hot topics and changes in legislation relating to insurance, employment law, health and safety and other related matters.
- Direct dial numbers for staff.

If you haven't had a look recently, take a look, it might be useful to add us to your favourites. You never know when you might need us.



Wife says, "the car won't start, there's water in the carburettor". Husband laughs, "you don't even know where the carburettor is". "I'm telling you there is" she says. "We'll see, where's the car ?" he asks. "In the swimming pool....."

We hope that you're covered for all eventualities, if you aren't sure, contact us.



Ault director Alan Begley presenting a trophy to a young athlete from Halesowen Athletic Club at their awards ceremony on the 16th September. Ault Insurance Brokers sponsored the awards for the most improved athlete over three age groups.

Chris Brook from Ault's in the background is a member of the club and team manager of the girls track and field team.



Environmental Impairment Liability Insurance

Most public liability policies include pollution liability as standard, which covers damages paid to a third-party who has suffered as a result of pollution caused by your business activities.

Pollution liability as part of public liability insurance covers sudden and unexpected incidents that take place during the insured period, such as one-off accidents. However, there is an exclusion for liability that is incurred as a result of gradually introduced impairment.

If your business operates in an industry where there is a higher risk of pollution during everyday operations, eg the chemical or waste / recycling industry, you may want to opt for a bespoke policy such as environmental impairment liability. This can be designed specifically for your industry sector or even your particular business.

However, pollution can be caused irrespective of your industry sector and could be caused by leaking underground pipes, waste water management, repeated spills in process areas or even from storm water run-off from material storage or waste storage areas.

Environmental impairment liability covers:

Own clean-up costs from any gradual or pre-existing pollution conditions

Cover for damages awarded for injury or damage to any third party

Own site pollution - coverage is normally only available for off-site clean up

Non-pollution biodiversity damage i.e. physical damage to the natural habitat caused, for example, by agricultural machinery disturbing the environment

Bodily Injury and Property Damage

Business Interruption

Mitigation Expenses

Please contact us or speak to your Account Manager for further information and a competitive quotation.



Puzzle Corner

Now that we're into another football season with our local team West Bromwich Albion in the Premiership for another season - can you name the player pictured here. He made 496 appearances for the Albion many years ago.



Answers as usual only via our web site www.ault.co.uk. We will send some vouchers to the first correct answer drawn out of the hat. Entries to be received by 30th November 2011.



Cheques no longer to be actively phased out, but

You will no doubt have seen in the news that the plans to phase cheques out by 31st October 2018 have now been shelved indefinitely.

However cheque payments will undoubtedly continue to reduce in the future.

Many of our clients already pay us by electronic transfer and we have noticed a steady decline in the amount of payments we receive by cheque.



If you would like to move to paying us by transfer our bank details are already printed on our invoices and statements or can easily be given to you verbally over the phone.