



### New Director

We have pleasure in announcing that Mark Wedgbury has been appointed a Director of Ault Insurance Brokers with effect from 1<sup>st</sup> January 2009. Mark joined Aults in January 2001 and worked initially at our Gloucester subsidiary, Govier and Ault Ltd., transferring to the West Bromwich office in January 2002. Mark has an ACII qualification and has been working in insurance for something in excess of 27 years. He worked for AXA Insurance for seven years immediately prior to joining Aults. He is married with three children aged 18, 16 and 13. Mark's main duties as a director will be outward facing, continuing to deal with clients and insurance companies.

### Surviving the Downturn

We are sure you have heard enough of the "R" word, and the "CC" words - well we are going to be optimistic and talk about how we can help you and your business to survive this downturn that we all find ourselves in.

We suspect the thing that occupies your mind most and keeps you awake at nights is how your customers are intending to survive. After all, you know what is happening in your business - you won't know what is happening in theirs!

**Credit Cover may be a way of helping you to manage this downturn.** With a specialist partner we can offer access to a range of products designed to protect your business against bad debts and insolvencies during these challenging times, and providing you with intelligence to enhance your credit controls, thereby avoiding the risks associated with non payment, protracted defaults and restricted cash flow.

We appreciate that managing costs is important, but this could be the wisest budgeting decision you ever make.

Talk to your usual account manager who will be happy to arrange to provide you with an indication of costs for your consideration.

### Technology takes over

Using the modern technology now available, Aults has recently moved over to Direct Dial lines. What this means for you, our clients, is that a direct phone number is now available for your contacts at Aults, so that you will no longer need to go through the switchboard but will be able to phone your contact directly.

We believe that this will increase efficiency and cut down on your time on the phone when you may otherwise be waiting to be put through to the required extension. Also, outside office hours you will be able to leave a voicemail message on your contact's own phone. Again we think that this will increase efficiency and improve our service to you.



The usual 0121 553 4791 number will of course remain in use and can be used if you don't know the direct number of the person you require.

If you ever have cause to visit us in the offices at Kinder House, you will see that in line with these changes, the Reception area has been revamped and refurbished with some comfortable chairs for you to rest whilst your business is being dealt with.

## New Environmental Damage Regulations

The Environmental Damage Regulations came into force in England on 1 March 2009. The Regulations implement the European Directive on Environmental Liability. They are based on the 'polluter pays principle' so those responsible are required to prevent and remedy environmental damage rather than the taxpayer paying. Specialist environmental insurance products are available, specifically designed to respond to the extensive liabilities created by these new Regulations.

Talk to us if you want to know more

You may think this does not apply to you, but the regulations apply to anyone carrying on a business or charity but not to domestic or recreational activities. If there is environmental damage, the liability is 'strict', ie there is no defence.

Read "The Guidance on the Environmental Damage Regulations" this will provide readers with more detailed information on the operation and extent of the Regulations:-  
[www.defra.gov.uk/environment/liability/index.htm](http://www.defra.gov.uk/environment/liability/index.htm)



### Competition

You may recall that we put a mathematical competition in our Autumn Newsletter, and we are pleased to report that the name of Lorraine Cox of Procut Diamond Tools Ltd., manufacturers of diamond abrasive tools based in Gloucester, was drawn out of the hat from all the correct entries we received. Her prize, an iPod Shuffle has been sent to her, and we hope she has many happy hours listening to her favourite music.



### Introducing a new member of our team

We are pleased to announce that Rachel Morgan (pictured above) joined the team at Aults at the end of November '08 as a Commercial Account Handler, working specifically with Stewart Hall. Rachel is 33 years old and has worked in the insurance profession since leaving school in 1991. She has just bought a house and is currently learning to play the guitar.

### Test your brain power with another mathematical question

It is easy to see the sequence behind the following numbers - 0, 2, 4, 6, 8, 10 ... ..

But what are the next numbers in the following series - 2, 3, 4, 6, 8, 12, 14, 18, 20, ... and 22, 20, 10, 8, 4, 2, ... ?

Answers by 29<sup>th</sup> May via our web site only again please - [www.ault.co.uk](http://www.ault.co.uk)

We will send some Marks and Spencer's vouchers to the first winning entry drawn out of the hat.

### Supporting charities

Towards the end of 2008 the staff at Aults once again supported two charity days. On Friday 31<sup>st</sup> October a total of £351.10 was raised for the 'Wear it Pink' Breast Cancer campaign. Then on Friday 14<sup>th</sup> November another £143.66 was raised for the BBC's annual "Children in Need" appeal. On both days, the money was raised by paying to "dress down", raffles, paying a little over the odds for bacon and egg sandwiches, etc.



### From the Editor

2008 wasn't exactly a great year if you were in business. The reality of the current economic situation is that keeping your head above water isn't easy. We have seen many businesses fail during the year. The fact that you are reading this hopefully means that you are managing to weather the storm or that you are one of the few businesses that haven't been affected by the so called credit crunch.

We at Ault Insurance wish you all the very best for the remainder of 2009 and hope that it is a prosperous and fruitful year for you all. If we can help to keep your business safe from risk, then please do not hesitate to contact us.