

We are pleased to announce the appointment of a new Claims Handler who joins our team at Aults. Sarah Kerr joined us on the 7th January 2013. She has several years experience in claims and we are sure that she will be a valuable asset when it comes to helping to settle your claims.

A bit of history

If you have visited our offices in West Bromwich you will not have failed to see our display of fire insurance marks in our reception area. Fire insurance marks were lead or copper plaques embossed with the sign of the insurance company, and placed on the front of the insured's building as a guide to the insurance company's fire brigade. They were used in the eighteenth and nineteenth century in the days before municipal fire services were formed. The first to use these marks was the Sun Fire Office before 1700. For most of the 18th century, each insurance company maintained its own fire brigade, which extinguished fires in those buildings insured by the company and, in return for a fee to be paid later, in buildings insured by other companies. Ault's reception area has a fine display of nearly seventy marks, some genuine and some replicas. A real bit of history !



1796 fire mark of the Sun Fire Office



0845 450 8020

www.swimmingclubinsurance.co.uk

E mail: enquiries@swimsure.co.uk

Ault Insurance Brokers act as brokers to the Swimming Teachers Association and as such we advise the STA on all insurance matters to ensure that the covers offered to their members meet exacting requirements.

Individual members automatically qualify for public liability cover with an indemnity limit of £10 million jointly underwritten by Hiscox Insurance Company Limited and Zurich Insurance.

Over recent months we have received a number of claims reported to us by swim schools where regrettably the proprietor has opted not to take out insurance cover in the name of the club. It would appear that members are relying on their personal membership insurance cover with the STA to protect a swim school or club they are running.

If during the course of running a swim school business, an incident occurs that gives rise to a claim and the instructor concerned receives a claim from a third party alleging a breach of duty, then the personal membership cover would almost certainly respond to the claim. However in the event that a claim is made against the club itself or one of its officials then the personal membership cover will not indemnify them.

Our advice is always to make sure that your club or school has the relevant club covers in place and not to rely solely on your membership cover when running a swim school business.

This leads us onto another point about which there seems to be a great deal of debate, the question of "Do I need Employers' Liability Insurance"? Again we would advise that in our experience, members misunderstand the circumstances under which they need employers' liability cover.

Employers' liability is of course a legal requirement and it is not, as is widely misunderstood, reliant on whether or not you pay your staff. In fact anyone, whether it be an assistant that just receives expenses, a volunteer or even a self employed person, that is working under the banner of your swim school is classed as being in your employ and whilst they are in your charge and under your guidance you will have an employer's liability exposure.

Our specialised swimming school and club scheme underwritten by Hiscox Insurance gives clubs and schools all the cover they need. The scheme is marketed under the name of Swimsure and can be accessed by phoning the 0845 phone number above or 0121 569 8765 and speaking to Vince Parker who handles the scheme at Ault Insurance Brokers.

It is our recommendation that if you have any concerns over either of the insurance related matters mentioned previously in this article or need insurance cover for your swimming club, that you give us a call and we will be more than happy to help.

Some Home Insurance advice

Your home is probably your biggest asset, but how can you be sure that your insurance cover will protect you if the worst happens and you need to make a claim?

No two home insurance policies are the same, and it's important to get professional advice from us at Aults. We will be able to guide you through the process of choosing a policy that matches your particular needs. You'll need two different and complementary policies to protect your home: buildings insurance which covers the structure of the home itself as well as the fixtures and fittings, and contents insurance which covers the contents you would take if you moved.



You don't have to insure your contents and home with the same company, we will always shop around on your behalf to get the best deal as the insurance market is very competitive. However, using the same company may speed up any claims you make if you suffer damage to both your home and its contents. You might also get a small reduction in your premium.

As well as covering against risks like fire, theft and flood, both kinds of policy will include a liability section. This provides for claims which you may become legally liable to pay in respect of injury to a person or damage to property that is not actually part of your household but that you incur as the owner and / or occupier of your home.

So if you need some home insurance advice give your usual contact at Aults a call.

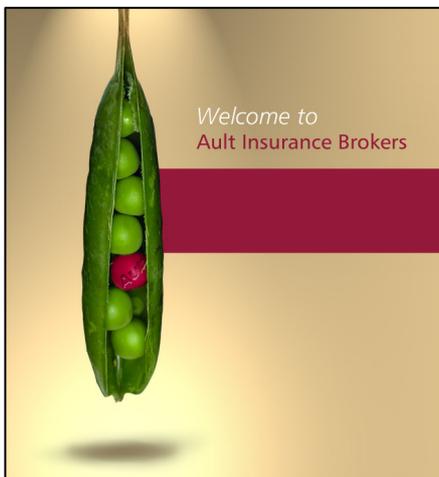
Holidays are coming

The summer of 2012 was something of a wash out ending up as the wettest on record. The 2013 summer is not that far away and we are sure that you will be looking forward to some nice weather so that you can enjoy a well deserved holiday. Whether you are holidaying in this country or somewhere more exotic, don't forget that along with your swimwear, passport and lots of cash, your travel insurance is essential. We can provide competitive travel insurance wherever you are going. If you intend to have more than one holiday during the year, an annual travel policy might be a better solution than taking out individual cover for each holiday. Contact us on the usual number to take out your cover or if you just need more information. Happy holidaying.



Web Site

Our Web Site is currently in the process of being completely re vamped, you may be familiar with the current home page which contains the image opposite. When the new site is released it will be user friendly and will contain much more information for you our clients as well as looking more modern and fresh. Watch out for it, it won't be long before it goes live.



Charity fund raising

Since our last newsletter the staff at Aults have raised money for two of their favourite charities. We raised just over £355 for the annual BBC Children in Need in November and then £115 in January for the British Heart Foundation. Well done everyone.



Puzzle Corner

In our Autumn 2012 newsletter we asked you to calculate the value of a word. The answer was **12** and the winning entry drawn out of the hat was from Glyn Evans from a local West Bromwich transport company RB Transport Ltd. We sent him £25 of Marks and Spencer's vouchers as usual.

In our Autumn 2012 newsletter the puzzle involved calculating a value so this time we thought we would move from Maths to English. Two questions: name an English word with three **Ys** in it and what is the only English word to end in **mt**? Answers via our web site as usual by the 30th April. £25 worth of Marks and Spencer's vouchers will be sent to the first entry drawn out of the hat with both answers correct.