

Benefits of using an independent insurance broker

Whatever type of insurance you're looking for, arranging your cover through an independent insurance broker - rather than a do-it-yourself price comparison site - is your best bet when it comes to finding the right level of cover at the right price. On the face of it, price comparison sites offer great deals, especially when cost is the main consideration. But dig a bit deeper, and there are lots of reasons why using a broker can prove a very wise choice. The main benefits include:

- ◆ you will get truly independent advice from the professionals
- ◆ they will work hard on your behalf and shop around to get the best deal
- ◆ experienced staff with specialist knowledge of their chosen insurance sector
- ◆ a broker knows the insurance market and recognises when you are getting value for money and can negotiate on your behalf
- ◆ you get personal advice and support, and have an insurance expert "in your corner" with your best interests in mind
- ◆ you can ask questions, air concerns and get advice and recommendations – but still have the final say
- ◆ you learn about the pros and cons of each option in a way you can understand
- ◆ unlike an agent, an insurance broker deals with many companies, not just one, so they can find you the best value
- ◆ insurance brokers are extremely well qualified, and must meet very high professional standards
- ◆ personal and dedicated claims handling from our in-house claims team

The personal touch

There's nothing quite like dealing with someone who takes the time to get to know you and your circumstances. Independent insurance brokers provide that personal touch. At the same time, customers still benefit from competitive rates and some of the best deals that the broker can negotiate because of their established relationships with the UK's leading insurers. For peace of mind and a great deal on your insurance, call your broker – US – today.



The Dangers of Hot Work

Hot work is any operation involving open flames or producing heat and / or sparks, including but not limited to welding, oxygen and arc cutting, open flame soldering, brazing, hot riveting, grinding, pipe thawing, etc.

Hot work, if not properly managed can lead to explosion and / or fire and possibly the complete loss of premises with business interruption and potentially the loss of life.

If your business performs hot work then the recommendations are that you should have a Hot Work Safety Program in place, overseen by a Fire Safety Manager, which is constantly reviewed and updated to stay current with process, occupancy and personnel changes within your company. The Hot Work Safety Program will only be effective if it is backed by a written Hot Work Policy. This policy needs to be formulated by management and effectively communicated to staff and should clearly state responsibilities, accountabilities and the consequences of failure to comply

Our recommendations would be that if you perform any kind of hot work then you should have a Hot Work Policy in place which will be a help in ensuring that you comply with the requirements of your insurance policy.

If you require any further information or clarification then give your usual contact at Aults a ring.

**MACMILLAN
CANCER SUPPORT**

On the 26th September, the staff at Aults took part in the World's Biggest Coffee Morning raising funds for MacMillan Cancer Support. We held various office based activities, including "a cake baking competition", and a raffle, and thanks are due to the insurance companies who donated prizes. We raised a total of £340 for this very worthwhile charity.

Theft by deception

Sadly it is not unusual these days to hear of criminals obtaining a person's private financial details through deception. For example thieves contact an individual by telephone purporting to be their bank or credit card provider and then manage to extract vital information enabling them to access and use the victims bank account or use their credit or debit card details. They have also been known recently to encourage the victim to phone the police and have given them the correct phone number but then have been able to keep the victim's phone line open and intercept the call to the police.

One of the insurance companies that we regularly place business with give the following advice:-

- If you are contacted trust your instincts. If something does not feel right, it is better to be safe than sorry.
- Always be suspicious of any cold calls as this is not the way banks or credit cards companies usually conduct their business.
- Never reveal your full passwords or login details. Banks never ask for your PIN or for a whole security number or password.
- Do not give any sensitive information, details of domestic security, potential periods of unoccupancy or details of any valuable items.
- Do not hand over possessions or documents. Police do not remove an individual's personal possessions on the off chance that a crime may be committed.

If via a telephone call you feel that you are being targeted:-

- Suggest that you will contact your bank or credit card company for further clarification and hang up.
- Do not use a phone number for the police or anyone else given to you by someone cold calling, use one from official documentation you already have.
- When making the call to the police or bank, use a different phone or leave it to the next day.
- If someone calls offering a "security password" or even visits your home purporting to be from the police to remove items for safe keeping, do not let them in or hand any possessions or documents to them and call the Police as soon as possible.

As I prepared this edition of our bi-annual newsletter I realised that I have recently celebrated 25 years as an employee of J Sydney Ault Ltd. I started at Aults on the 4th September 1989 and as such I am the longest serving member of staff. I started work as a trainee accountant in 1971 at the then long established tube drawing company of Accles and Pollock Ltd., in Oldbury. I was there for 17 years, although a merger whilst I was there resulted in my latter years being employed by Cold Drawn Tubes Ltd. I then spent 1 year in Wolverhampton at Andrews Heat for Hire (now Andrew Sykes) before moving to Aults in West Bromwich. Loyalty to employers is not as common as it used to be, but at Aults we are proud to have many long serving employees. We currently have 8 employees with more than 10 years service, and our turn over of staff rate is very small. We like to think that for you, our clients, this offers continuity, a better knowledge of your insurance needs and a personal service that gives you confidence in our ability to offer you the products you need.

Ian P. Collett, Finance Director and Newsletter Editor



Puzzle Corner

The adjacent picture is of a filigree table made by Accles and Pollock Ltd., from sections of tube. It was displayed at the World Fair in 1939. Have a wild guess at how many sections of tube there were. I can tell you it is into the thousands. Entries as usual via our web site only by 15th December 2014. £25 worth of Marks and Spencer's vouchers will be sent to the entry nearest to the correct amount.

In our Spring 2014 newsletter we asked you to name the village pictured and to name the television programme filmed there. The photograph was of the lovely village of Port Isaac in Cornwall the setting for Doc Martin, featuring Martin Clunes.

The winning entry drawn out of the hat was from Jane Young from our client Demidown Ltd. We sent her £25 of Marks and Spencer's vouchers as usual.

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