

News

CELEBRATING 50 YEARS
1964 - 2014

Issue 1 / Winter 2015

VIEWS & REVIEWS



**Marlow
Gardner
& Cooke**

INSURANCE BROKERS

www.marlowgardner.co.uk



Chartered Status achieved

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2015 has been a good one for Marlows

The successful completion of our 50th year in trading; the company awarded Chartered Insurance Broker status by the Chartered Insurance Institute; three additional experienced staff recruited; persuading a squirrel family to leave our loft; and as I write this we still have another two months until the New Year. It has been an exciting year too. The world is in the midst of a Digital Revolution and along with the opportunities smart devices and new technologies create come new risks and

liabilities to be evaluated and controlled with some inevitably being transferred to insurance.

There are now 903 authorised general insurers in the UK catering for a wide variety of risks. £40m is paid out each day in Motor and Property claims alone. 334,000 people work in insurance. It is a vast, complex business. The role of the professional broker in identifying their customers' needs and tailoring insurance solutions to meet them has never been greater. It makes me very proud that our team has continued to add professional qualifications to their many years of experience so earning their company

the Chartered title. Marlows stands for excellent service and dedication to customers' needs, a tradition we and our past colleagues have upheld for over half a century.

I hope you will enjoy this edition of "News, Views and Reviews". I will be delighted to receive any feedback or your suggestions for topics you would like us to address in future issues.

John Tivey

MANAGING DIRECTOR
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Changes to driving licences

How this may affect you

From 8th June 2015 driving licence counterparts (the paper document that accompanied the photocard) have become invalid. As part of the Government's challenge to streamline and simplify services, the records of categories of entitlement and driving offences and fines will be registered and stored online. The key points are:

- Photocard driving licence holders should keep the plastic photocard but destroy the paper counterpart
- If you still hold an old style paper licence (issued before 1998) then this should be retained
- Any new traffic offences will be recorded on the DVLA "Driver Record Online" & you can view your own record at <https://www.gov.uk/view-driving-licence>
- You can share your record with people such as car hire companies or employers by giving them a licence check code. To protect your privacy each code is only

valid for 21 days and can only be used once

- Employers will need to prompt their employees to activate the "Share my Record" facility so that they can ensure the individual satisfies all legal and company requirements
- The DVLA recommends that quarterly checks on company staff members are implemented. **Businesses must make sure anyone employed that may drive has the correct driver qualifications and permissions**
- In order to check details online you will need your driving licence number, national insurance number and post code as shown on the drivers licence
- Employers can also complete employee checks with the DVLA via post or phone at a cost of £5 per check

If you would like more information on the changes please visit <https://www.gov.uk/government/news/driving-licence-changes>

Insurance Premium Tax

What you need to know about the rate change

In the summer budget the Chancellor confirmed an increase to the standard rate of Insurance Premium Tax (IPT) from 6% to 9.5% with effect from 1st November 2015.

The changes affect most general insurance premiums including individuals, households and businesses which are not exempt from IPT. The higher IPT rate (20%) which applies to leisure travel insurance and some insurance for vehicles and domestic appliances will not change.

6% to 9.5%
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1st Nov. 2015

If you would like more information on IPT please visit <https://www.gov.uk/guidance/insurance-premium-tax>

Every mile counts

MGC Director
Alan Gray sets a new fundraising record



Marlows Director Alan Gray has continued his fundraising in aid of the PSP Association. By taking part in the Perkins Great Eastern Run here in Peterborough on 11th October, Alan has added £750 to the £1,500 sponsorship he raised when he ran in the London Marathon earlier this year. Alan says "This is a lesser known charity to some but, sadly, not to us here at Marlows. A former employee, Linda Wyatt, lost her life to the disease back in 2012. I am keen to carry on running in memory of Linda and am delighted by the generous support which has raised even more than the £2,000 target I had in mind for 2015".

Marlows is extremely grateful to Alan and to all those who have sponsored him.

The PSP Association are doing some fantastic work in funding research and providing support and information to people living with PSP (Progressive Supranuclear Palsy) & CBD (Corticobasal Degeneration).

More information can be found at <http://www.pspassociation.org.uk/>

Company information

What sets our service apart

- We understand the challenges that face independent businesses in the East of England because we are one
- We will help you secure the best value from your insurance budget
- We save you time by providing a single home for all your business and domestic insurance needs and finding you the right solutions
- We are not an insurance company, we act for you. As your broker, it is our job to act in your best interests
- We provide face to face meetings when needed to assess and review customer's needs and assist when claims arise
- Our dedicated team of 15 staff have over 350 years collective insurance experience to draw on
- We have a 50 year trading history and are passionate about our business and the service we provide

Investing in the future

Professional development and expansion

Professional development - We invest heavily in technology to improve processing efficiencies so our experienced advisers have more time to maintain a high level of personal service to all customers. We invest in staff training and professional development and actively support our colleagues in attaining industry standard qualifications. This has been instrumental in our successful application to gain Chartered status this year

New recruits – As part of our recent expansion we wish to extend a very warm welcome to [Brian Gibson](#), [Rebecca Baxter](#) and [Ian Humphrey](#).

[Brian](#) joined the board in July in an advisory capacity as a non-executive Director. He brings with him a wealth

of experience from working as a Chartered Loss Adjuster to managing Forensic Insurance Claim Services with PricewaterhouseCoopers LLP and latterly as owner of his own business.

[Rebecca](#) joined us in May with over 23 years of experience in the industry. She is a terrific character to have on board, has quite a sense of humour and enjoys socialising, gardening and photography in her spare time.

[Ian](#) joined us in June, having clocked up more than 26 years in the profession. He brings a great deal of technical expertise and risk management knowledge to the business. His outside interests include photography, music and an in depth knowledge of malt whisky!

Preparing for the winter

Tips for keeping your property in good shape & managing potential damage



A little preparation at the beginning of winter could save you time and money over the cold weather period. The following tips may help to avoid damage to your home and property this winter.

Chimneys

- Sweep chimneys at least once a year - preferably before you start using them for the winter
- Get chimney flues for wood-burning stoves checked by a HETAS approved supplier to ensure they are safe
- Check chimney stacks - wire cases over them can prevent access by birds and leaves and debris falling down

Heating systems

- Have your boiler serviced – the engineer should spot any problems with the system and ensure that the boiler is running efficiently
- Bleed air trapped inside radiators (if they are cool at the top this is a signal for action)

Storms and snow

- Tidy away or cover garden furniture
- Check and clear gutters, especially where they meet downpipes as these often cause water damage

- Check for damaged or dislodged slates and tiles and ensure satellite dishes and aerials are secure
- Ensure lead flashings fit snugly/are cemented to the wall (coverings between the roof/walls)
- Make sure you have snow shovels and a good supply of grit, especially if you have a steep driveway

Holidays or going away

- Beware of lowering the heating too much. Leave your central heating on (minimum of 15°C) to prevent stored water from freezing
- An alternative solution, particularly in the event of extended absence from your home, is to drain the plumbing system entirely. Seek professional advice if you consider this appropriate
- Ask someone to check the house regularly to minimise damage should an incident occur. Ensure they know where the stopcock is should they find a leak
- Consider employing a house sitter if you are due to be away, especially for longer periods

Frozen pipes

- Insulate your loft and protect pipes and in severe weather conditions, consider leaving your loft hatch open to heat the space. Also insulate pipes in unheated areas like the garage
- Regularly check all the taps in your home during the winter months. If little or no water flows, there may be frozen water in the pipes
- Identify the location of the mains water stopcock - ensure it turns off easily and test from time to time
- If your pipes do freeze, turn off the stopcock, remove any furniture/equipment from the area and seek out a plumber for advice. You may be able to gently thaw them out using hot water bottles or a hair dryer
- Remember, although damage to pipes occurs when they freeze, bursts only become apparent when the pipe begins to thaw

There are various articles available online for further advice. For instance, the Met Office have information at: <http://www.metoffice.gov.uk/learning/get-ready-for-winter/protecting-your-home/cold>

