

your insurance matters

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Under insured? You could be digging deep

To you, your shed may simply be somewhere to keep your gardening tools, bikes and childrens toys, but for a would-be burglar it's a veritable Aladdin's cave. Lawnmowers, power washers, hedge-trimmers and strimmers as well as garden furniture can all fetch a tidy sum on the stolen goods market.

Typically, the thefts are carried out by gangs who drive around in vans looking for easy targets, namely sheds, garages and outbuildings that aren't secured properly. Then they simply break in, load up the goods and go, without arousing suspicion.

If you are unlucky enough to be a victim of such a crime, Buildings Insurance normally covers the structure of the shed or garage itself, while Contents Insurance covers what's inside. It's an idea to check exactly what's included in your policy now, rather than when you have to make a claim, especially as there are often different insurance conditions for items which are on your property but not in the house itself.

Gardening equipment doesn't come cheap, with higher end lawnmowers costing around £500 or more, so be sure to check the single item limit of your policy – you may need to pay an extra premium to cover more expensive equipment. Also remember to check the excess, as this may differ from possessions that are inside the home. Please see below for some security tips:

- Deter burglars by securing your outbuildings – fix a strong padlock or good quality lock; install wire mesh to the inside of windows and fit an alarm.
- Lock away all tools when you finish with them – don't leave them lying around to attract attention or give thieves the tools to use to break in. Remember also that a claim could be invalidated if items are not secured.
- Check your boundaries for weak points.
- Security mark expensive items of equipment with your postcode and house number. This makes it difficult for thieves to sell on.

To discuss your insurance needs contact us.

Here is the latest selection of topical issues currently circulating the insurance industry.

Please read on for useful and informative news that is tailored to you – just like our insurance offerings!

Get Involved!

Have you joined our 'Keep Trade Local' campaign yet? If not, contact us for a sticker or 'Like' our campaign on Facebook: facebook.com/ccv.keeptradelocal

The 1000th person to 'Like' our page will receive £100 worth of highstreet shopping vouchers!

Nothing should spoil your big day. That's why having wedding insurance can help give you peace of mind when you're planning.

Should you say 'I do' to wedding insurance?



All policies are different, but typically they cover the cancellation or rearrangement of a wedding or reception due to accident, illness or bereavement within the main wedding party, or if a supplier goes out of business. Most policies also cover loss or damage (due to accident, fire or theft) to the main wedding outfits; presents, rings; the cake and flowers; as well as the price of having to retake photographs and video; failure of wedding cars; and personal liability and legal expenses.

You can add cover for expenses such as marquee cover, ceremonial swords cover, and public liability cover. You can also usually extend cover for an overseas wedding.

How much should I insure my wedding for? Create a spreadsheet and add either actual costs or realistic estimates for your big day. Couples often spend around £4,000 on the reception alone, including venue hire and food and drink, while the dress and other outfits can easily add up to around £2,000. Don't forget to add the wedding rings, flowers, cake, transport, honeymoon, the cost of stag and hen endeavours and wedding gifts.

Policies can be taken out up to two years before the big day, but if your plans are already made it's not too late. Even if you have already paid out for the reception and other expenses you'll still be able to get insurance – and you'll know exactly how much to insure your wedding for.

For help and advice on insuring your big day, contact us.

Advanced coaching reduces motorcycle insurance

Providing motorcyclists with advanced coaching can not only help to boost their safety, but also the wellbeing of other road users, new research has indicated.

According to a study published by road safety charity the Institute of Advanced Motorists (IAM), undertaking advanced riding courses can help to increase safety, confidence, attentiveness, observation and decision among motorcyclists. The result is that they are less likely to be involved in road traffic accidents with motorists, lorry drivers, other motorcyclists or pedestrians, the study revealed.

An additional benefit is that advanced qualifications can help to bring down the cost of a motorcyclists insurance – something that was cited as particularly attractive to those aged under 30.

Did you know?

We are part of Cullum Capital Ventures Ltd (CCV). CCV is one of the UK's largest independently owned insurance intermediaries, recently achieving the title of Chartered Insurance Broker and currently employing over 800 people in more than 40 locations nationwide.



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