

Newsletter

Spring 2008

Lyon Insurance Services Ltd
2 Church Terrace
Holyhead, Anglesey
LL65 2HP
Tel 01407 760914
Fax 01407 763857
www.lyoninsurance.co.uk

News



In the last newsletter we reported on a growing number of clients contemplating selling or closing down, because of all the new regulations. We invited your views.

Typical of the responses came from Helen Trimmings who runs a B&B in Pembrokeshire.

We echo the sentiments of any who may consider giving up business, although the reasons listed below may not be new, they add to diminishing pleasure gained from working extremely hard for little financial reward. New fire regs - more responsibility on the owner with self-regulation, asbestos reports, food hygiene, data protection, new regs for licensed premises (including qualifications), waste management, climate levy control on gas & electricity, which not being VAT registered we cannot claim back, disability discrimination act, new regs re smoking in public places, we were always non-smoking – now we have to display hideous official signs in our home!

By and large these are typical of the problems facing anyone trying to run **any** business in the Britain of 2008. And while appearing daunting at first glance, taken one at a time they can soon be overcome, and there is plenty of help out there.

Patricia Knight who runs a guest house in Kent writes.

The new regs have become a nightmare for some, previously the small 3 bedroom B&B ran with no regulation, now they must adhere to the same rules as a 200 bed hotel. The B&B Association opposes the new fire-regs and is lobbying Patricia Hodge the Tourism Minister. She has agreed to look at the disproportionate or inconsistent enforcement, but has confirmed that dear old Brussels is behind it all. If you visit www.banbassociation.org you can keep updated on all aspects relating to our industry.

There is more information on fire-regs overleaf - One of course could argue that a paying guest in a B&B is entitled to the same protection and safety from fire as one staying in a large hotel - let us know what you think.

Property for sale? Just send details and we will advertise it for you free of charge.

Shropshire Market Town B&B

Large modern 5 bed detached house in busy market town. Large gardens, extensive parking, range of useful outbuildings. Improving business year on year with further scope. Audited accounts available.

Mrs A Richardson 07803 925521 POA

North Cornwall Coast Guest House

8 bed Guest house (plus 2 bed owner's annex in garden). 2 family suites, 3 doubles all en-suite, 1 double and 2 single. Residential licensed bar opens onto patio & south-facing garden, lovely sea views. 7 miles from Padstow with Rick Steins' restaurants'. Close to Newquay International Airport (flights to Scilly Isles).

Mrs S Bonici 01637 860156 oiro £525,000

Isle of Skye B&B

Recently refurbished B&B in coastal village 4 beds (3 en-suite), conservatory, summer-house, deck, quality equipment ready for immediate trading

Mr W Smith 07977 436135 £295,000

What else do we do?

Although we specialise in insuring guest houses, B&Bs and holiday homes we are able to place the following.

- Buy to let Properties
- Standard Household
- Liability
- Shops & Offices
- Impaired Properties – Subsidence etc

Please give us a ring for no-obligation quote. Sorry we do not handle motor insurance

FIRE REGULATIONS

With conflicting information coming from different directions, many of you are still confused over the new Fire Regulations that came into force in October 2006. The following letter received from Dr M F Dennett PhD MI Fire E an Independent Fire Consultant with over 43 years practical involvement in fire safety legislation and over 16 years as a holiday cottage proprietor should clarify the situation.

In your winter 2007 newsletter you refer to new fire legislation (related to the Penhallow Hotel fire) and ask on the reverse if anyone knows about new regulations that are persuading clients to close down.

It might be that some people are worried about the Regulatory Reform (Fire Safety) Order that requires fire risk assessments to be carried out in most premises used for business. Some, in my view misguided, authorities intend to apply this legislation to self catering cottages. In addition some fire officers and others are advertising that they will undertake the risk assessments for a fee.

All of your clients should be told that they are within their rights to carry out these assessments by themselves. While the risk assessments for large properties might be too complex, risk assessments for small guest houses etc are within the capability of many people and there are excellent guides (available on line) to assist.

I attach a letter from me published recently in the "Fire Magazine" that might be of interest.

Kind regards

Mike Dennett

Mike's letter can be read in full by clicking onto www.lyoninsurance.co.uk then onto [News](#) and [Fire Magazine](#), take the same link and click onto [Winter 2006](#) to read an article in a past newsletter on how fire regulations affect you. A one page "Fire Safety Risk Assessment Checklist" can be downloaded from The Department for Communities and Local Government (DCLG) website www.communities.gov.uk/fire/firesafety

LUDICROUS LAWS

O.K. so you're not breaking any Fire Regulations, but you're almost certainly breaking the law every day without knowing it. While you're unlikely to have contravened the Police Act of 1847 by firing a cannon next to a dwelling house, or broken the Metropolitan Streets Act of 1867 by driving cattle through the streets of London, you have probably eaten a mince pie on Christmas Day. Here are the top ten most bizarre UK laws still on the statute books, as voted in a recent survey.

1. It is illegal to die in the Houses of Parliament.
2. It is an act of treason to place a postage stamp bearing the Queen's image upside-down.
3. It is illegal for a woman to be topless in Liverpool except as a clerk in a tropical fish store.
4. Eating mince pies on Christmas Day is banned.
5. If someone knocks your door in Scotland and requires the use of your toilet, you are required to let them enter.
6. In the UK a pregnant woman can legally relieve herself anywhere she wants, including in a policeman's helmet.
7. The head of any dead whale found on the British coast automatically become the property of the King, and the tail of the Queen.
8. It is illegal not to tell the taxman anything you do not want him to know, but legal not to tell him information you do not mind him knowing.
9. It is illegal to enter the Houses of Parliament wearing a suit of armour.
10. It is legal to murder a Scotsman within the ancient city walls of York, but only if he is carrying a bow and arrow.

The information contained in this newsletter is provided for information purposes only, to inform you about developments which may be of interest. It should not be taken as authoritative or comprehensive view of the material concerned and does not constitute legal advice. Lyon Insurance Services Ltd does not accept liability for any loss or damage arising from the use of or reliance upon any information contained within this newsletter. Please seek appropriate legal or professional advice in relation to how the material in this newsletter may affect you.