

Newsletter

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NEWS

News of the Welsh Tourist Board's plans for compulsory registration of holiday accommodation has sparked further discussion.

Mick Ryan writes "In Scarborough we had a local inspection scheme for 3 years. Then in 2002 we were told – to continue advertising in The Scarborough, Whitby & Filey Guide we had to join, and be inspected by, the English Tourist Board. My 7 small flats would have cost almost £500 in membership and inspection fees, plus another £500 to advertise in the guide.

The number of self-catering advertisers has dropped from 73 in 1999, to 36 in 2003. Our esteemed Tourism and Leisure Dept officers believe that this has given them better control over the self-catering stock in Scarborough! The drop in revenue from advertisers has resulted in the guide becoming virtually an accommodation list, with very little editorial extolling the virtues of the area."

Elaine Hine of Swanage, Dorset, tells of her local board's ultimatum. "It was join up or else! Non-accreditation meant no advert in the local guide, or recommendations from the tourist office – Many businesses objected, and have either closed, or gone it alone."

Elaine decided to give it a go. Despite a long-running saga over the repositioning of a toilet, and a premature unannounced inspection, she received a 3-diamond classification, to be reviewed next year.

"The main thing I've noticed," said Elaine "Is the majority of guests have no idea what the ratings mean, and still ask to look at the room. We are told the ETB, RAC & AA use the same criteria, yet we recently stayed in an AA 4-diamond guest house, which was not up to our level on the basics."

Currently tourist board membership is voluntary. The Welsh Tourist Board's controversial plans would make it **ILLEGAL** to take holiday guests if un-registered. Other *empire-building* directors of tourism must be looking on with interest.



Thinking of driving in France this year? Here are some insurance claims compiled by the Insurance & Statistics Centre (CDIA) in Paris.

"I smashed in to the car in front. Backing away I hit the bumper of the car behind. Opening the car door to investigate, I knocked over a cyclist."

"The Police said I had 2.10 mm blood alcohol level and plan to convict me. You'll have to admit that considering we have 6 to 8 litres of blood in our bodies, that's not much."

"I'm stunned that you are refusing to pay for this accident on the grounds that I wasn't wearing glasses. I swear the accident wasn't my fault. I simply didn't see the cyclist when I ran him over."

"The accident happened while I was changing girls."

"I read in my policy you will not pay for damage caused when I'm driving drunk. I am willing to pay you what it takes, to get rid of that clause."

"I'm planning to lend my car to someone who cannot drive, before I do, can you confirm you'll pay for the damage he's going to cause."

"I'm a little hard of hearing. So you can understand why I did not see the cyclist."

"Since her accident my wife is even worse than ever. I hope you take this into consideration."

"I smashed into a glass door during an *open house* at the company."

"I admit I went through the intersection without looking to see if anyone was crossing – but I'd gone through the same intersection less than an hour before – and no one was there."

"You say there is no such thing as theft between spouses. You obviously don't know my wife."

BUILDINGS INSURANCE

We frequently hear. "My house has gone up in value, please increase the building's sum insured." Unfortunately the market value is not necessarily a reliable indication of what your sum insured should be. The "sum insured" is the most you could ever claim on your buildings policy, and should represent the cost of rebuilding your property to the same specification, plus approximately 15% to cover demolition costs and architects and surveyors fees.

"O.K! So how do I establish the correct sum insured?" There are three ways.

1. Guess - not recommended. Under-insure, and risk a shortfall in the event of a claim. Over-insure, and waste money paying extra premium

2. Instruct a member of the Royal Institute of Chartered Surveyors (RICS). Several clients have reduced their rebuilding sum insured following a survey – saving enough in premium, to pay the surveyor's fees. It can go the other way of course, but at least you are correctly insured.

3. While we recommend a survey - you can do it yourself. Measure the square footage of your property, and we can supply a chart, with instructions, on how to calculate the sum insured. We are not however qualified to offer further advice

The good news is, the sum insured increases annually in-line with an index produced by the RICS. So establish the right figure now, and it should be correct for years to come (provided there are no major alterations to the property).

MOTOR INSURANCE

On 1st March 2003 we withdrew from the motor insurance market, freeing time and resources to concentrate on our core-business, insuring Guest Houses and Holiday Homes.

For motor insurance, we now act as an introducer to Devitt Insurance Services (part of the Churchill Group).

For a motor insurance quotation, please contact Devitt on Freephone 0800 032 1052 quoting ref JLI (John Lyon Insurance)

CLAIMS FILE

Theft from outbuildings is on the increase. With minimum effort criminals can easily overcome poor security, to access expensive, largely untraceable goods – such as mowers, chainsaws and power tools.

Of all outbuildings, sheds are the most difficult to secure. One of our clients fitted an expensive padlock, and thieves simply unscrewed the exposed external hinges to remove the door. Other claimants tell of easy entry through flimsy shed roofs and windows.

Take a few minutes to check your current security. How long would it take you to break in? Also consider storing expensive, easily portable items in the main house.



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

Fully licenced village inn – Scotland

Village Inn, south facing and fronting onto a sea loch in an incredibly beautiful situation, in the Loch Lomond National Park. Loads of potential – owner retiring.

Mrs Dolan 01301 703340

£295,000 ono

Beetley – Mid Norfolk

Modern country house, 5 en-suite bedrooms, dining room, lounge. Profitable all year business, owner retiring

Mrs J Partridge 01362 861099

offers over £295,000

FINALLY, BACK TO TOURIST BOARDS

Don & Dot Bowness write from their 2 bedroom B&B on the Isle of Islay on the Inner Hebrides.

"During our annual inspection the Scottish Tourish Board's grading officer suggested we enhance our home to gain another star (we already have 3). After saying our towels were too soft, she ludicrously suggested – we fit chandeliers in all rooms!!"