

# Newsletter

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## NEWS

Mr Repath of Shropshire troubles started when he tried to upgrade his small B&B from 2 to 3 stars. The tourist board insisted on separated owner's accommodation; so he applied for, and got planning permission to convert a double garage. Then the council's rating department said "Hold On! Now more than 50% of the property is used for business, you must pay business rates". Mr Repath argued he never takes more than 6 guests, so for most of the time the property is used for private purposes. So far the council have not carries out the threat. Have you had a similar experience? If so let us know.

## PERSONAL ACCIDENT

It will never happen to me! We all think that don't we! This is borne out by the very low uptake on the Personal Accident section of our Sleepeasy policy. Unluckily Mr & Mrs Smith (names changed) were both injured in a major road accident which left Mr Smith in hospital for several weeks and Mrs Smith unable to work because of her injuries. Luckily they had taken out 5 units of Personal Accident cover each (1 unit give £20 per week benefit for up to 104 weeks)

"The £200 a week was a godsend" said Mr Smith "So far we've been paid over £8,000. I'm only sorry we didn't take the maximum 10 units each, which would have doubled the income. You can use the money for any purpose, to buy groceries, to pay the mortgage – anything. We've put it towards employing a housekeeper, so that our business will be there when we recover. I would recommend Personal Accident Insurance to everyone, especially if your Guest House is your only source of income".

Cover is available in units per person. Each unit provides £20 weekly benefit payable for up to 104 weeks (excluding first 7 days). £2000 payable on death, or permanent total disablement. £250 medical expenses. Full cover 24 hours a day

Units cost £6.56 per annum, therefore £200 weekly benefit per person costs £65.60 (10 units at £6.56 each). Full terms & conditions are available on request.

## ONLY IN BRITAIN

Only in Britain.... Can a pizza get to your house faster than an ambulance.

Only in Britain.... Do supermarkets make sick people walk all the way to the back of the shop to get their prescriptions, while healthy people can buy cigarettes at the front.

Only in Britain.... Do people order large fries, double cheeseburgers – and a diet coke.

Only in Britain.... Do banks leave both doors open, and chain their pens to the counter.

Only in Britain.... Do we leave cars worth thousands of pounds on the drive, and lock our junk and cheap lawn mower in the garage.

Only in Britain.... Do we use answering machine to screen calls, and then have "call waiting", so we don't miss a phone call from someone we didn't want to talk to in the first place.

## NOT TO MENTION

3 Brits die each year testing if a 9v battery works on their tongue.

58 Brits are injured each year by using sharp knives instead of screwdrivers.

Over 140 Brits are injured each year by not removing all the pins from new shirts.

18 Brits had serious burns in 2000 trying on a new jumper with a cigarette in their mouth.

543 Brits were admitted to A & E in the last 2 years after opening bottles of beer with their teeth.



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

Since our last newsletter all 3 properties submitted to us for inclusion have all been sold.

## TOP TIPS FOR TRIPS

Slips & falls are not a trivial problem, they account for half of all reported accidents to members of the public. Anyone in control of premises visited by members of the public needs to manage the risks of slipping & tripping. Slips & trips can result in serious injury and may lead to large compensation awards. While this is covered under the Public Liability section of your insurance, being involved in a claim is not a pleasant experience. Effective solutions are often simple, cheap and easy to implement.

**Legislation** Those in control of premises have duties under the Occupier's Liability Act 1984. This states that the occupier owes a "common law duty of care" and then goes on to define that as: "A duty to take such care as in the circumstance of the case is reasonable, to see that the visitor will be reasonably safe in using the premises for the purposes for which he is invited or permitted by the occupier to be there." This clearly extends to the control of slip & trip hazards in Guest Houses, B&B's & Holiday Accommodation.

**Key Questions** The following questions should be asked in order to determine whether there is a hazard.

- Are floor surfaces' in good condition?
- Are floors likely to become wet & slippery?
- Can floor conditions change quickly? e.g. because of build up of waste or water?
- Are cleaning substances chosen to reduce risk of slippery surfaces?
- Do people use unlit or poorly lit paths or drives?
- Are stairs well lit and the carpets safe and secure?

**Housekeeping.** Slips and trips result from some unintended or unexpected change in the contact between the feet and the ground or walking surface. So good housekeeping is the first and most important method of preventing falls. Ensure that surfaces are kept in good order, promptly repair damage, and secure coverings such as rugs and carpets. Walkways should be free from clutter, well lit, with any spills cleaned up immediately.

**Risk Assessment** A risk assessment should be undertaken to identify possible slip and trip hazards. Look for hazards, decide who might be harmed and how, and consider what suitable controls can be put in place. Record your findings and review on a regular basis.

*Extract from a fact sheet issued by Norwich Union (copies available on request). Norwich Union operates a Risk Helpline during normal business hours for the cost of a local call. The number is 0845 366 66 66.*

### CORPORATE LESSONS

Continuing our occasional series on how to succeed in the office.

On their way to lunch a sales rep, an admin clerk and their manager find an antique oil lamp. They rub it and a genie appears. "You can have one wish each." Said the genie. "Me first! Me first!" Said the clerk "I want to be on a speedboat in the Bahamas. Poof! And she's gone. "Me next! Me next!" said the rep "I want to be in Hawaii with my personal masseuse, and an endless supply of Pina Colodas. Poof! And he's gone. "Ok! You next." Said the genie. The manager says "I want those two back in the office after lunch!"

Moral: Always let the boss have the first say.



Thanks to everyone who sponsored me for the London Marathon, especially the very generous "anonymous" donors. It was a great day and although the time (4 hours 26 minutes) was below expectation, the £2000 raised (to be split equally between The Meningitis Trust and the Anaphylaxis Campaign) was above expectation.

John Lyon

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