

# Newsletter

## Winter 2006

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### SMOKING BAN

Since 26<sup>th</sup> March 2006 Guest House & B&B operators in Scotland have been coming to terms with the practicalities of the new law forbidding smoking in public places. The Welsh Assembly have announced a ban from 2<sup>nd</sup> April 2007 with England following suit later that summer.

Your business will need to take steps to ensure that employees, customers and visitors obey the new law, which will be enforced by authorised local council officers who will also offer business support, with fixed penalty fines of £200 imposed on anybody not taking reasonable action to prevent smoking on their premises.

Proprietors of hotels, guest houses and B&Bs will have the ability to designate one or more bedrooms where occupants can smoke. The designated room should, however, have a ventilation system which does not ventilate into any other part of the no-smoking premises – and should be clearly marked as a room in which smoking is permitted. You are **not** required to designate any rooms for smokers. Communal areas should be smoke-free.

To comply with the law you must display, clearly visible no-smoking notices, including at entrances, in toilets and any staff area, remove all ashtrays, and where appropriate provide external stubbing bins at entrances.

With the obvious difficulties in designating rooms and policing the ban, most of our Scottish policyholders have gone totally “non-smoking”.

### 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.



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

#### Guest House

#### North Cornwall Coast

8 beds (5 en-suite) with residential licence. Quiet position between Padstow & Newquay, but close to airport & South West Coastal Path. Ample parking. 3 star rating, sea views.

Mr & Mrs Bonici 01637 860156                      £475,000

#### B&B

#### Gratham, Lincolnshire

Large modern detached 4 Bed house, 2 reception rooms, conservatory, car port, gardens front & rear.

Mr & Mrs Tebb 01400 272 246                      £287,500

#### B&B

#### Hereford/Welsh Border

Modern attractive 5 beds (all en-suite) with granny flat, on banks of River Arrow, 3 mins walk from Knighton Centre. Includes fitted furniture in all bedrooms & everything needed for successful B&B. Audited accounts.

Mr Duckett 015044 230020                      £475,000

#### Guest House

#### Caerleon Wales

4 beds (2 en-suite) in heart of historic Caerleon, within walking distance of all Roman sites. [www.pendragonhouse.co.uk](http://www.pendragonhouse.co.uk) for details

Mr & Mrs Horton 01633 430871                      £375,000

## FIRE CERTIFICATES

The 1<sup>st</sup> October 2006 saw a big shake up in fire safety rules when the Regulatory Reform (Fire Safety) Order 2006 (RRFFO) came into force in England & Wales. (Parallel legislation for Scotland is imminent).

The RRFFO promises to simplify and consolidate existing rules in this area. Crucially for Guest House and B&B owners' Fire Certificates will no longer be issued, and will have no legal status. The Guest House owner/occupier known as the "Responsible Person" now has a legal responsibility to comply with the order and must conduct a fire risk assessment.

The assessment consists of five steps

- Identify fire hazards
- Identify people particularly at risk
- Evaluate, remove, reduce and protect from risks
- Record, plan, instruct, inform and train
- Review the plans regularly



The Order states that if you have 5 or more staff or have a licence, the assessment must be recorded. This appears to exclude most Guest houses & Bed & Breakfast establishments. However we recommend everyone keeps a record for their own safeguard and protection – including those who previously did not require a fire certificate.

Holiday chalets and holiday flat complexes are included in the Order, while domestic premises occupied as a single private dwelling are excluded. Again, if in doubt conduct and record a fire risk assessment.

As part of the fire risk assessment, you need to identify those at risk, especially guests who may be unfamiliar with the premises and slow to respond, or become disorientated when woken, people with disabilities (including mobility difficulties, impairment of hearing or vision) and those sensorially impaired through alcohol or medication. Escape routes should be clearly marked and designed so that people can escape quickly enough to ensure they are not placed in danger of fire.

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](http://www.communities.gov.uk/fire/firesafety) We can supply a copy if you do not have internet access. Also free to download is the very informative 147 page "Fire Safety Risk Assessment – sleeping accommodation". Alternatively you can order the guide from Fire Service Guides P.O. Box 236, Wetherby LS23 7NB. Tel: 0870 830 7099. Please quote ISBN number 978 1 851128174 when ordering. Costing £12.00, payment can be made by credit or debit card, or cheque or postal order made out to DCLG. Delivery 5-7 days from receipt of payment.

The good news is the guide states. "If a fire certificate has been issued in respect of your premises or the premises were built to recent building regulations, as long as you have made no material alterations and all the physical fire precautions have been properly maintained, then it is unlikely you will need to make any significant improvements to your existing physical fire protection arrangements to comply with the Order. However you must still carry out a fire risk assessment and keep it up to date to insure that the fire precautions on your premises remain current & adequate."

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