

Young Farmers cook up a storm



Young Farmers Caroline Trude and Gemma Millman with our Managing Director, Alan Goddard

Members from the South West's Young Farmers' Clubs have been showing off their cookery skills this summer, in support of our 'Come Together, Eat Together' campaign.

Teams from Cornwall, Devon, Somerset and Dorset Young Farmers organised their own cookery competitions, creating dishes such as the Thai Banana Pancakes recipe from the campaign's charity cookbook.

Devon's competition was judged by our local Insurance Inspector John Amery, who picked Shebbear Club (pictured with Alan Goddard, our Managing Director) as the winners.

We have sponsored the South West's Young Farmers for over 60 years, helping to provide skills training and promote recruitment.

Our campaign, 'Come Together, Eat Together', was launched in February this year to encourage families in the Westcountry to eat a meal together at least once a week.

The charity cookbook consists of recipes submitted through the Come Together, Eat Together website, www.eattogether.co.uk, as well as several from well-known Westcountry chefs. All proceeds from sales of the book go directly to the South West Air Ambulances.

Alan Goddard said: "Young Farmers' Clubs members are the future of the industry in the region and it's so important to support their development. The YFCs are a vital part of the rural community - we're delighted to be working with them and recognising the good work they do.

"We're thrilled that the Young Farmers have been getting involved with the Come Together, Eat Together campaign. We saw some great young cooks competing this summer, and hope that they continue to develop those skills creating great family meals in the future."

Nick Creasy, County Organiser for Devon Federation of Young Farmers Clubs added: "Devon's Young Farmers rely on the consistent backing of companies like Cornish Mutual, who have been supporting us for years. Without their help we wouldn't be able to run competitions such as this, or teach young people in Devon the practical and theoretical skills of rural farming.

"The cookery competition has highlighted Devon's great local produce and we have seen some excellent talent and fantastic food from the nine teams of finalists. It also helps us to promote the message that it is hugely important to eat well and know where food comes from and how it is prepared."

For more information about the Come Together, Eat Together campaign and to order a copy of the cookbook, visit www.eattogether.co.uk/order. If you would like to order a copy by post, then send a cheque for £6 along with your name and address to Verity Dodd, CMA House, Newham Road, Truro, TR1 2SU.



Funding for women in land-based work

When you think of a farmer, a fisherman or a gamekeeper, is the image that springs to mind one of a man or a woman? Lantra, the UK's Sector Skills Council for land-based and environmental industries, believes there is a gender imbalance which needs to be addressed.

Therefore we've teamed up with Lantra to help promote new Health & Safety funding which has become available for women working in such industries. As agriculture is now officially the most dangerous industry in which to work in the UK, we think it's vital that those working in the industry receive proper training.

Lantra cover many industries including agricultural crops and livestock, aquaculture, environmental conservation, farriery, fencing, fisheries management, game and wildlife, horticulture, landscaping, sports turf, land-based engineering, production horticulture, trees and timber - all of which are traditionally male dominated.

Lantra recognises that there are lots of women out there who are already highly skilled and already working in these industries, but may just need a little support to further progress their career, which is why they launched the Women and Work Scheme, now commencing its fifth year.

The Women and Work Scheme provides funding for the training of women to progress in management, leadership, supervisory, specialist and technical areas.

Grants of up to £400 are available via the scheme, through which Lantra aim to increase female participation in training and ensure women are progressing in non-traditional occupation areas.

Women who take part in the Women and Work scheme can expect to achieve new qualifications, be promoted within their company, take on more management duties or see an increase in salary.

Employers do have to meet a minimum training spend of £600 for leadership and management training or £650 for technical training, but with the help of the grant the actual cost to the business can be as little as £200.

All training has to be completed by February 2012, so you'll need to register as soon as possible to take advantage of the offer.

To find out more about the Lantra Women and Work scheme and to find out if you are eligible for funding, visit www.lantra.co.uk/womenandwork or give them a call on **08457 078007**.

Further Somerset expansion for Cornish Mutual

Expanding in Somerset remains a key focus of our business, so we have appointed a new Inspector- the third in 18 months for the county.

Stuart Hornigold (pictured below) has joined our team to cover the north and east of the county, from Weston-Super-Mare to Bath and down to Frome and Shepton Mallet.

The area was previously managed by Inspector Nick Howe, who will now be focusing solely on the central Somerset areas around Bridgwater, Wells and Langport.

Stuart started working for us in April and completed his induction and training programme in June. Along with his fellow Insurance Inspectors Nick Howe, Joff Von Tyszka and Andy Grossey he will help to grow the business in the county, as well as providing our high level of service to current Members.

Stuart, who lives in Banwell with his wife and children, has worked in the insurance industry for more than 20 years and says he can't wait to develop his new area.

"The best thing about the job is going out and meeting people face-to-face. My last job was office based, so it's a welcome change to be spending time outdoors, visiting farms and going to markets.

"I'm confident that my work with Cornish Mutual will be very varied, challenging and interesting. I get to go somewhere different every day and I've already met some interesting people."

Elsewhere in the company, the current Member Services Manager, Sharon Plowright, has been promoted to Head of Operations and a new Head of Business Development has been appointed.

As part of our future strategic growth plan, Sharon and the Head of Business Development will be part of a four-person senior management leadership team, alongside our Managing Director, Alan Goddard and Finance Director, Peter Beaumont.



Get a child work permit or break the law



Businesses and parents in the South West must apply for a work permit if they employ a child of compulsory school age, otherwise they could find they're breaking the law.

Here at Cornish Mutual, we believe that many parents and employers don't realise that it is illegal not to have an official permit from their local education authority, approved by their school and parent or guardian.

The employment rules for 13 to 16 year olds apply whether the work is paid or not or full or part time.

Each local authority is able to set its own bye-laws regarding the employment of children which may lead to further uncertainty. As with any employee, the employer must observe Employers' Liability Insurance requirements and carry out a risk assessment for the work – taking special note of the child's inexperience in the workplace.

Alan Goddard said: "The law has been in place since 1998 but I think it's fair to say that there is still a lot of confusion and many people simply don't even realise that the regulations exist. There will have been many children working over the summer holidays, lending a hand or employed within a family-run business to earn some money, whether that's a farm, guest house or campsite, but it's important to remember the rules still apply and it can be a bit of a grey area."

The following should provide clarification of the rules surrounding where, when and how long children can work;

When can children work?

- Child employment regulations apply to any child of compulsory school age – which is up until the last Friday in June of the school year of their 16th birthday
- Children under the age of 13 cannot be employed, even by their parents
- Children cannot work before 7am or after 7pm
- During school holidays, 13 and 14 year olds can work a maximum of 25 hours a week, and 15 and 16 year olds can work up to 35 hours a week

- This includes a maximum of 2 hours on Sundays, and up to 8 hours on weekdays and Saturdays
- Children must have a two week break from work during the school holidays in each calendar year.

Where can children work?

Local bye-laws list the jobs that children can do, and no permit will be granted for a job which doesn't appear on that list. You should check with your local council for the full list, but jobs which are often prohibited include:

- Selling or delivering alcohol
- Delivering fuel oils or milk
- Working in a commercial kitchen
- Working in an industrial setting
- Any work involving the collection of money or door to door sales
- Telesales
- At a fairground or amusement arcade
- At a residential care home or nursing home

Applications for children's work permits can be made through their school or through your local council. Bear in mind also that the Criminal Records Bureau (CRB) advises that anyone who works in the same premises as a child at least once a week, or 4 times a month, must obtain a CRB certificate. Further information on the legal responsibilities of employers can be found at www.homeoffice.gov.uk/crb-eligibility.

Meet our Members - Carruan Farm



Clare and Mike Parnell with our Senior Insurance Inspector, Jim Martin

Carruan Farm, near Polzeath in Cornwall, is the perfect place to learn about life on a farm, the food we eat, where it comes from and how it is produced. Mike and Clare Parnell, who run the farm with help from their family, welcome visitors young and old to come and enjoy a hands-on farming experience.

Carruan is part of the Countryside Stewardship scheme and is therefore farmed in an environmentally friendly way, helping to preserve the countryside around it. Clare and Mike grow barley, oats and forage crops such as kale and stubble turnips on the land, which is also home to 950 Poll Dorset ewes and a herd of 25 beef suckler cows. Poll Dorset ewes can breed at any time of the year, and as such, Clare and Mike are able to supply Waitrose with lamb earlier in the year than most other farmers. Waitrose sell Clare and Mike's lamb as 'Dorset Lamb', and in 2009, Carruan Farm won the Waitrose Dorset Lamb Producer of the Year.

Carruan offers a variety of entertainment, with pedal Go Karts, and indoor Play Barn, Pig Racing and Tractor Rides during the summer months. The Farmhouse Kitchen serves locally sourced, home-cooked food - including Sunday roasts and summer hog roasts - and the fully licensed patio bar enjoys spectacular views down over Pentire Point and out to sea. Carruan can also cater for weddings, children's parties, meetings and school visits. The school visits are very popular, covering a wide range of topics from discovering where our food comes from to crop cycles and caring for the countryside.

Cornish Mutual provide the Parnells with a range of insurances, including public liability because the public visit the Farm, buildings insurance for their house and farm buildings, and a fleet policy to cover the vehicles used on the farm.

The family has insured with Cornish Mutual for many years; Clare and Mike have been Members for around 20 years, and Clare's father insured the farm with Cornish Mutual before that. Clare says, 'When we diversified the farm, we were very keen for Cornish Mutual to provide for our new insurance needs. We did consider other insurers but we have a proven track record with Cornish Mutual, and they were able to quote for everything we needed – something we found few other companies could do. Things can change week by week at Carruan – one minute we're buying Pedal Go Karts, the next we've organised Crazy Football. We don't understand enough about insurance to know what cover we need, and that's when Jim becomes invaluable.'

Jim Martin (pictured with Clare and Mike) is a Senior Insurance Inspector for Cornish Mutual. He is Mike and Clare's first contact whenever they

have any questions or need any advice about their cover. 'We often depend on Jim's advice,' adds Mike, 'As farmers, we knew little about the legalities of opening up our property to visitors.'

Every so often, Mike and Clare contact other insurance providers for comparative quotes – ultimately, however they always favour Cornish Mutual. Clare says, 'To us, it's important to support other Cornish businesses. We have also found Cornish Mutual to be very competitive, and we like the fact that Jim is local and able to visit us on the farm. He understands our business completely, and that is essential in our minds. We would never choose an insurer based on price alone – the service element is much more important to us.'

Jim adds, 'Being able to go and assess a business in person means we are able to provide a more personal service to our Members. Clare and Mike have established a wonderful Farm Centre at Carruan and we have a really good relationship. I have even taken my own children to visit the farm; they loved it, and I have to say the food in the Farmhouse Kitchen is absolutely delicious!'

For more information about Carruan Farm, including opening times and prices, please visit www.carruan.co.uk or call Mike and Clare on **01208 869584**.

Your questions answered

I recently had to make a claim and am now concerned because no-win-no-fee solicitors keep sending me text messages. Are you passing on our details to these people?

We can absolutely assure you that, unlike some other companies, we never sell on your details to third party organisations.

I have received a letter from the DVLA or Motor Insurers Database (MID), telling me that my vehicle is not insured. Why have I received this letter?

If we do not have the most up-to-date details for your vehicle(s) to pass on to the MID, they may well assume that your vehicle is not insured. If you have received one of these letters, please contact us to check that we have the correct details for you and we will inform the MID.