

## Meet our Members - Karen Harmer



Karen Harmer (left) with her local Insurance Inspector Chellie Elkington

It's clear that Cornish Mutual Member Karen Harmer is passionate about sheep, "It's more than just a hobby, and I absolutely love them. I've always had sheep and my flock is my pride and joy," she says.

Karen, who lives in Stoborough in Dorset, describes herself as a smallholder, "It's a way of life for me - I have around 50 Soay sheep which I graze on the mound at Corfe Castle, as part of a conservation project and I'm really keen on preserving native rare breeds.

"If people don't keep these primitive breeds going then they really will be at risk. I think we need to keep the support strong and encourage others to take an interest in this project. We need more young people to get involved in the preservation and keep the tradition alive," she adds.

Karen recently turned to Cornish Mutual to provide her with public liability insurance cover, as her hardy sheep also roam on the southern slopes of the Purbeck Ridge. It's an area frequented by dog walkers and ramblers with plenty of public access.

She says, "There are lots of footpaths running across the grounds which are owned by the National Trust and I wanted to make sure that both the animals and the public enjoying this area are protected and safe. Someone could easily leave a gate open or the sheep could get onto the road and I was keen to avoid any potential problems, it's just peace of mind really."

Cornish Mutual's Dorset Inspector Chellie Elkington went out to see Karen and her sheep so she could fully understand and discuss her needs, "It's so rare these days that insurance companies actually bother to come and see you, so I was really pleasantly surprised. Chellie got a much better idea of what we were doing and I think that face-to-face, personal approach is really important," she adds.

She says, "What appealed to me is that Cornish Mutual has a real understanding of my situation and gives complete flexibility, so that I can start small and if my situation changes, the policies can grow with you and I know I can bolt on other insurances as and when I need them.

"Of course, cost is an important consideration, but Chellie was great to deal with and made it so straightforward and simple to organise. It's great to know that I can just call on Chellie and get an answer immediately."

Chellie, who looks after Members across Dorset, adds, "Karen has some fascinating sheep and is a lovely lady doing a great job for such a worthy

community project. We're really supportive of Karen's determination to keeping the breed of sheep going, as well as preserving the Purbeck heritage and countryside for local people and visitors. It's great to see someone so passionate about conserving the land around Corfe Castle – which is absolutely beautiful."

## Don't get caught short this Winter

Shortages in hay, corn, straw and silage this year have led to astronomical price increases. This is partly due to the fact that it has been a very poor growing year and partly because feed has been in short supply. Imagine the cost of replacing your crops should the worst happen and you experience a farm fire this winter.

With prices so high, an event like a farm fire could prove devastating. You would be unable to produce the crops again yourself, and sourcing feed and bedding from merchants (who often charge delivery fees) will cost you considerably more.

If your farm buildings are destroyed by fire, you will need to clear the site and re-house your animals quickly – and you may need to employ contractors to help you get this done. The use of contractors will of course add to your overall cost, and deals on farm buildings never seem to be available after a farm fire. It is therefore important that you have the right amount of insurance cover.

Our advice is to review your insurance policies on a regular basis, so you can make sure your cover is sufficient to include the cost of all your produce and buildings. It is your responsibility to get this figure right; if it is too low, you will be underinsured - resulting in claim payouts which do not reflect the value of your property.

A few extra pounds on your premium really could save you thousands in the event of a claim.

Don't forget, your local Insurance Inspector will be more than happy to visit your farm to check that your sums insured are appropriate; call our Head Office on **01872 277151** to arrange an insurance review, or contact our Insurance Inspectors directly. You can find their details at [www.cornishmutual.co.uk](http://www.cornishmutual.co.uk).

## New Additions to Member Services



Sharon Plowright (centre) with some of the new Member Services team

We have expanded our Member Services team with the creation of six new job roles and the employment of five new staff.

Five new Team Leaders and a Technical Trainer have been appointed to make sure we maintain and exceed our high-levels of customer service. The positions of Team Leader are new to Cornish Mutual and will provide additional support and coaching for our Member Services advisors.

The five new Team Leaders will be split between our Truro and Exeter offices, and include four promotions from within the company and one external appointment.

Of the four promotions, Amanda Booker is the longest standing employee, having worked for Cornish Mutual for over 25 years, and Shirley White, Gemma Whyte, and Dawn Hocking (all pictured) have also worked their way up through the business to the new positions.

Sara Cape, originally from Plymouth, was recruited externally and has a background in customer services. She will be introducing an internal quality monitoring programme which will inform staff coaching and training plans.

The new Technical Trainer, Peter Daniel, was previously responsible for the set up of Cornish Mutual's Exeter office, and has now been charged with ensuring all staff in Member Services meet the high technical standard expected of them.

Sharon Plowright, Member Services Manager, said of the new appointments: "The new Team Leaders and Technical Trainer will help to make our Member Services team as effective as possible. We are investing in our people through continuous training more than ever before and by focussing on the quality of our service, we will be able to continue to tailor our service and our products to our Members' needs. We have a high-performing team well known for its track record in handling claims in record time with maximum efficiency - we're making sure we have the right people, with the right skills in the right place, at the right time!"

Continued on page 3

## Sheep rustling cases on the increase

Cornish Mutual believes the high-price of lamb could lead to a marked increase in the number of claims for sheep rustling being received.

Since the beginning of the year the company has dealt with a number of cases linked to animals being stolen. Recently it handled a claim for the theft of eight sheep in the St Ewe area of Cornwall.

Some claims are still being settled, but final payouts could run into thousands of pounds. After some high profile cases in North Devon recently the company has been prompted to raise awareness of the issue.

“It could be that the high-price of lamb is having an impact on the recent spate of sheep rustling claims,” says Cornish Mutual’s Managing Director Alan Goddard. “We have only started to get claims for sheep rustling in the last six months or so. A ewe going for mutton could fetch around £100 these days and store lambs could go for around £60, which is a lot for sheep.”



One case near Bodmin involved the theft of 27 lamb ewes during the night earlier this year – the ewes were grazing on common ground near the farm when they vanished with the only conclusion being that they were rustled. The sheep were very close to lambing and worth around £135 each at the time.

Roger Hosken, loss adjuster with South West Claims, says there has been a significant increase in the number of sheep rustling cases over the last eighteen months: “I’ve been a loss adjuster for many years and have seen at least twelve cases across the two counties this year. Overall, the sheep trade has hardened over the last six months and there’s a direct link between the value of the animals on the open market and an increase in sheep rustling incidents.”



The Cornish Mutual team wearing clown outfits for the Midnight Walk

## Midnight Walk raises £2,000 for charity

Eight Cornish Mutual employees joined hundreds of other ladies on Saturday 25 September, to walk 12km around the streets of Truro for the fourth annual Midnight Walk and Moonlight Stroll.

They completed the walk in just over two and a half hours and raised £1,050 through sponsorship, which Cornish Mutual has pledged to double, bringing the total amount raised up to £2,100.

The event, which is for women only, has taken place in Truro every September since 2007 and the money raised goes towards the £6 million per year running costs of St Julia’s Hospice in Hayle and Mount Edgcumbe Hospice in St Austell.

## Changes to your legal duty to insure your vehicle

Uninsured drivers cost the UK more than £500 million a year. The police already use the Motor Insurance Database (MID) to detect uninsured vehicles on the road and more than 500 are seized every day. Around 300,000 offenders are convicted for uninsured driving every year.

From 2011 if there is no record on the MID showing your vehicle is insured, and you have not declared it as ‘off road’, you will receive a letter warning you that you could face a fine, prosecution, and the vehicle could also be clamped, seized and ultimately, destroyed.

This new approach is being introduced to protect honest motorists and do even more to prevent people from driving without insurance.

Most people obey the law, but there are still too many people driving without insurance. So in future all vehicles must be insured, even if they are not being used on the road. (Vehicles with a valid Statutory Off Road Notice (SORN) are not affected by this legislation).

### What do I need to do?

If you are insured, the good news is there is no need to worry. However, it would be good to get into the habit of checking that your vehicle appears on the MID. This will avoid the inconvenience of you being un-necessarily contacted or worse, stopped by the police.

All insurers can update the MID directly, so if you check [www.askMID.com](http://www.askMID.com) and your vehicle doesn’t appear, then you should ask your insurance provider to get the MID updated.

### Stay insured – You can’t afford not to.



### Cover story continued

Cornish Mutual has also recently taken on three new employees to work in its Personal Lines and Motor Fleet teams, and has appointed a new Marketing Assistant, Verity Dodd, to work in the Truro office.

Alan Goddard, Managing Director of Cornish Mutual added: “Everyone at Cornish Mutual is delighted to welcome the new team members – they all have a vital role in maintaining high standards for our new and existing Members. The expansion of the team demonstrates that we’re also committed to staff training and development, so it’s great to see five of our long standing employees promoted within the company.”

## Common sense, common safety The Lord Young report on health and safety

We have all heard the tale of the schoolchildren being banned from playing conkers unless they were wearing safety goggles and of councils replacing cobbles with flat concrete. Health and safety is the usual reason given for these situations although the truth is more likely to be the worry of schools and councils that they could be sued for injuries to pupils or pedestrians. The Lord Young Report has now been published and the following is an article prepared by David Shepherd of Safety Cornwall Ltd (a firm of Health and Safety consultants employed by a number of Cornish Mutual Members) on some of the issues raised in the report. If you would like to read more on the report log on to [http://www.number10.gov.uk/wp-content/uploads/402906\\_CommonSense\\_acc.pdf](http://www.number10.gov.uk/wp-content/uploads/402906_CommonSense_acc.pdf).

Many of us will be very pleased to hear that the recently published Lord Young Report is strongly advocating a common sense approach to health and safety and a crackdown on the ‘compensation culture’ driven by litigation and which is at the heart of the problems that so beset health and safety today. Lord Young advocates major changes to the world of no-win no-fee lawyers. Few of us, I am sure, would argue with that.

We agree that health and safety is being used by too many people as a convenient excuse behind which they can hide. Often, we see it invoked to disguise ulterior motives such as: concerns over costs; unwillingness to defend unpopular decisions; simple laziness; malicious media nonsense.

At the same time the report endorses the work of HSE inspectors in driving down statistics for fatal and serious injuries within the high-risk industries such as construction, but will the proposed 35% cut in the HSE’s budget have an adverse effect on this?

Lord Young’s report recommends that businesses which create the higher risks should share more of the cost of enforcement, whilst smaller, low-risk businesses should have a reduced burden. But what does this mean, when, for example, 75% of the construction industry is made up of small firms?

Lord Young’s report also advocates a crackdown on the rogue elements of health and safety consultants who have thus far remained unaccountable. He proposes an accreditation scheme by the New Year 2011. As professional health and safety advisers, we have long campaigned for this and we welcome the move.

David Shepherd MCIEH  
Director: Safety Cornwall Ltd

## Loss of milk - are you covered?



With winter fast approaching, we would like to remind our Members of the need to insure against Loss of Milk. Cornish Mutual offers cover for Loss of Milk arising from the following situations:

- Mechanical or electrical breakdown of a Bulk Milk Tanker
- Failure of the public electricity supply
- Inability to collect stored milk due to adverse weather conditions.

The latter caused considerable problems for the region’s dairy farmers in January this year, with snow preventing milk tanker drivers from going down icy or blocked farm lanes. Should this winter prove to be just as frosty, it is likely that more milk will remain uncollected - and therefore wasted.

Members wishing to include Loss of Milk cover on their Policy must let us know either at the inception or renewal of their Policy. Cover is inexpensive as the rates are relatively low. Our advice is to consider the likelihood of bad weather – usually snow – affecting the collection of your milk. As tanker drivers have a responsibility to their employers to look after the vehicles and themselves, it is likely they will not attempt to negotiate a lane if they consider it too dangerous.

Cornish Mutual also offer cover for accidental contamination of milk. Accidental contamination is usually caused when milk is taken from an animal on antibiotics and - instead of being destroyed – it is accidentally poured into the container of ‘good’ milk. This results in the whole milk load being rejected.

For more information or advice on this subject please call our office on **01872 277151**.