

Meet our Members - Mitchell Fruit Garden



Mitchell Fruit Garden Owner Jeremy Best with Paul Hawkins from Cornish Mutual

Cornish Mutual Members Jeremy and Claudia Best run Mitchell Fruit Garden - a traditional pick-your-own in Cornwall producing a wide range of fruit including strawberries, raspberries, blackcurrants and gooseberries.

After gaining experience as a student on a large pick-your-own in Warwickshire, Jeremy moved to Cornwall in 1976. He became a Member of Cornish Mutual shortly afterwards, "I took out my first policy in 1977 and have been insuring ever since".

Jeremy immediately began offering his own fruit produce on site at Mitchell in what was a golden age for the pick-your-own industry, "In the mid 70's pick-your-own was booming and you really couldn't go wrong, however, the increasing influence of supermarkets has seen the end of that sort of thing," Jeremy explained.

The farm supplies local shops and wholesalers throughout the year with work not just confined to the busy summer months, when up to 20 people are employed on site, "It literally takes months of pruning, planting, cleaning and rotating the ground to get everything ready," Jeremy said.

The locally grown, fresh berries from Mitchell Fruit Garden has made them stand out from supermarket offerings, "People have become more conscious of the carbon footprint associated with their food - our produce appears in Newquay with a sign saying "Footprint 5 miles," said Jeremy.

"We can guarantee everything picked here today is available to purchase tomorrow, which no supermarket can offer," he added.

Cornish Mutual provides Mitchell Fruit Garden with Commercial Combined and Motor Insurance cover. "If anything goes wrong or you need help you can just give them a ring. We have been really happy with our Insurance Inspector Paul Hawkins, he takes a very active approach to his job and it's nice to see someone and speak face to face," Jeremy added.

Insurance Inspector Paul commented, "It's great to be able to offer a local personal service to Members who are providing high quality, fresh and local produce - something that is becoming harder to find. By living locally if they ever require any insurance advice I can visit within days and fully understand their needs."

For more information visit www.mitchellfruitgarden.co.uk

Your questions answered

Why should I report an injury to a staff member if they say they're ok?

It is really important that we complete a liability claim form on your behalf to protect you in case of any potential legal action in the future. There are dangers associated with a potential liability claim NOT being reported. Here is a good example; your employee is injured by a cow kicking them by accident. Your employee insists they are fine although visits the hospital and is back at work the next day.

Two years later you receive a solicitors letter making a claim against you by the now ex-employee who was injured. If that form had not been completed, it could affect your liability policy indemnifying you, as it may have prejudiced Cornish Mutual's ability to deal with the claim properly.

Who do I contact at Cornish Mutual if I have a motor accident outside office hours?

If you have a vehicle accident outside normal office hours, please call **01872 277151** and you will be given an option on the answering service to use the out-of-hours claims service.

Cornish Mutual Golf Day

The popular golf day which Cornish Mutual hold in the Autumn is having a rest this year. We hope to reintroduce in 2011 and information about the event will be published once the details has been confirmed.

Helping to Train Young Farmers



Young farmers across the South West are getting a helping hand with their training and activities thanks to sponsorship from Cornish Mutual.

Over the next few months the company is supporting a number of events organised by the Devon Federation of Young Farmers Clubs. Cornish Mutual is also involved with young farmers across Somerset and Cornwall.

In Devon, Cornish Mutual sponsors the Farm Business Competition, Outdoors Activities Day and 'Skills for Life' training courses linked to the rural sector and also supports the YFC County Chairman role.

17 year old Jessica Medland from Peter Tavy, near Tavistock and 21 year old Tim French from Gunnislake (both pictured with Mark Davis from Devon Young Farmers and Cornish Mutual Inspector Terry Nott) have taken part in the 'Skills for Life' course in Okehampton.

Both Jessica and Tim will have their sheep shearing training sessions with the British Wool Marketing Board subsidised by the YFC, with assistance being provided by Cornish Mutual.

Alan Goddard, Managing Director of Cornish Mutual, said: "Young farmers are the future of the industry in the region and it's so important to support their development. Young Farmers Clubs are a vital part of the rural community - we're delighted to be working with them and recognising the good work they do. It's also about ensuring the training and activities they offer can continue."

Mark Davis, County Chairman for Devon Federation of Young Farmers added: "The partnership between Cornish Mutual and Devon YFC goes back over 60 years and for that we are very grateful. The continued support from the insurance firm ensures that young people in rural communities are gaining the skills needed to move the industry forward. It furthers their own personal development and opens up and improves job opportunities, for those members not exclusively from farming and agricultural families."

Young Devon Farmer Tim French, second left, put some of the skills he has learnt shearing sheep to use thanks to the sponsorship of Cornish Mutual. With Tim and a newly sheared sheep are from the left, Jessica Medland, Mark Davis, County Chairman of Devon Young Farmers and Cornish Mutual Insurance Inspector Terry Nott.

Horse insurance - new product launched



A new insurance product for horse owners in the South West has been launched by Cornish Mutual.

We now offer a wide and flexible range of bespoke equestrian insurances to help protect against the unexpected consequences of owning a horse.

With cover available for horses and ponies of all ages, the insurances offered by Cornish Mutual can be tailored to individual requirements. Varying levels of cover can be provided including vets fees, liability to third parties, theft, loss of tack, and disposal and loss of foal.

As many riders in the South West are aware, injury due to horse riding accidents is not uncommon and Cornish Mutual arranges cover for personal accident, death or serious injury caused by the horse or while out riding.

With the average vets bill costing around £1,500 and advancements in veterinary diagnostics and treatment costs for horses escalating, the insurance allows Members to select the level of cover required for up to £5,000 per incident for horses aged under 17 years (subject to an excess).

Should a horse suffer injury or illness, loss of use can be covered to up to 100 per cent of the value of the animal (depending on the policy).

We also provide access to a free 24-hour helpline for Members to get advice in an emergency, as well as a round-the-clock vet helpline and legal protection cover in the event that the owner is unable to contact their own vet.

For more information about Cornish Mutual's horse insurance product, visit www.cornishmutual.co.uk or call **01872 277151** for help or advice.

Motor Matters...

Cornish Mutual has mentioned a few motor insurance issues in the past but makes no excuses for reiterating them, so they are fresh in your mind. Here are some points to remember:

Motor Fleet Insurance

The policy offers cover for vehicles registered in the name of the policyholder or hired, loaned or leased to them. So if your son or daughter gets their own car and registers it with DVLA in their own name it will not be covered under the policy.

If the intention is that it should be covered under the fleet policy you should ensure that the new vehicle is registered in the name shown on the policy document to avoid potential problems in the event of a claim.

You should be aware of the Motor Insurance Database (MID) which was set up to reduce the instances of uninsured driving. We advise the database of the registration numbers of vehicles we insure and the police can consult the database to see if a vehicle is listed as having insurance. Where a vehicle is not on the database the police can impound the vehicle and there is the possibility of it being scrapped.

It is really important that Cornish Mutual is made aware of all vehicles insured on your fleet policy. Failure to advise us could mean you or your driver suffering the inconvenience of being stopped by the police at the very least.

Not only should you advise us of new or additional vehicles, you should also advise us of vehicles no longer owned or used by you. We can then remove them from the database and the responsibility for insurance is made the responsibility of the new owner. *Continued on Page 3 top left*



It is also important that Cornish Mutual is told of any change in registration number for any reason, mainly due to the purchase of a personalised number plate. If we do not know that the number plate has been changed we cannot advise MID and you may be stopped by the police, as they consider the vehicle to be uninsured as it does not appear on the database.

If you are loaned a vehicle to use under the policy we would expect its purpose to be in connection with the business - in most cases we find that the vehicle is borrowed because of breakdown of an existing vehicle or because you need a specific type of vehicle to fulfil a special task.

The vehicle must be loaned to the policyholder and not one of the drivers under the policy. The cover is not intended for circumstances such as a member of the family or other driver borrowing their friend's car for the evening. In such circumstances the friend should have cover under his or her policy. If they do not, then the car should not be borrowed and driven until they do.



New Deputy Chairman Appointed

Having been a Board member since November 2008, Ian Pawley has been appointed Deputy Chairman of Cornish Mutual.

Ian Pawley, a retired solicitor, but formerly Managing Partner of regional legal firm Stephens Scown, has lived and worked in Cornwall all his professional life. He understands the agricultural sector well having dealt with many issues concerning farmers, farming and inheritance tax.

He said: "I am delighted to have been appointed Deputy Chairman of Cornish Mutual – as such, I'm fully committed to supporting and expanding the company and servicing the needs of our Members. I believe the mutual status holds great benefits for both Members and the business; it's something of which we should be very proud and is one of Cornish Mutual's major attributes - something a limited number of insurers can boast as a credential."

Chiefs, Pirates and Cherries support Dig Down South West



Laurie McGlone, Ian Nimmo and Rob Elloway with Jackie Coutts from Cornish Mutual and children from St Meriadow Primary School

Top rugby and football teams Exeter Chiefs, Cornish Pirates and AFC Bournemouth have all thrown their weight behind Cornish Mutual's 'Dig Down South West' campaign.

Aimed at encouraging youngsters to grow their own vegetables, Tom Johnson, Neil Clark and Mark Foster from Exeter Chiefs took time out of their busy schedules to visit children at The Topsham School to harvest some of the vegetables they have been growing and help them to tend their gardens. They were also on-hand to give their own advice about the benefits of eating healthily and exercising.

'Dig Down South West' was launched earlier this year by well-known TV gardening expert Charlie Dimmock and Cornish Mutual provided 50 vegetable gardens for schools across the region.

Children at St Meriadow Primary School in Camborne, Cornwall also received a visit from some of the Cornish Pirates players. Laurie McGlone, Ian Nimmo and Rob Elloway turned up to take a tour of the school vegetable garden and see what's been grown.

As well as these two particular visits, AFC Bournemouth's Captain, Steve Fletcher wrote personally to five schools in Dorset to show their support and encouragement for 'Dig Down South West'. They also sent some goody bags to the schools involved.

Tom Johnson, back-row player with the Exeter Chiefs commented: "It's so important for children to understand that growing and eating fresh fruit and vegetables is the key to a healthier lifestyle - that's something, as professional rugby players, we understand well and really support through this campaign. It was great to visit the school today, to get involved in helping the children and to see what they've been doing."

The latest photographs and more information about the campaign can be found at www.digdownsouthwest.co.uk