

Meet our Members



Philip Wilson (pictured right) with Ray and Simon Triggol

Three Oaks Farm

When Simon Triggol took over the running of Three Oaks farm recently, from his father, Ray, he became the latest in an unbroken family line of Cornish Mutual Members stretching back to the company's original founders over 100 years ago.

An Oxford University farm just outside Chedzoy, Somerset, Three Oaks has been the family home for a quarter of a century. Its 650 acres are home to 200 dairy and 400 beef cattle, with a large area devoted to cereal crops.

Simon, who has already worked on the farm for some 16 years, is the fourth generation of Triggol to take on the family business and insure with Cornish Mutual, with policies for its animals, buildings, vehicles, machinery, liability and more.

After many years without a single claim, the 100-year relationship came into its own, when the family endured a run of horrific luck.

Tuesday 23rd August 2005 saw a major barn fire, consuming not only the structure, but the machinery within. To make matters worse, the farm's diesel tank was caught in the blaze, causing a serious pollution risk that required a costly environmental cleanup.

Then, in 2007, the farm had two vehicles stolen in the space of three months: a tractor, followed by a Land Rover.

On each occasion, Cornish Mutual rose to the challenge.

Ray, who now lives next door to the farm, explains: "It was all sorted out fairly quickly: there were no real problems. Cornish Mutual give a good service, and they insure everything we need."

His wife, Amanda, agrees: "Cornish Mutual were brilliant."

Now he's in charge, Simon sees no reason to change a winning formula.

"We know Cornish Mutual well, and they know us," he observes. "In all this time, we've had very few Local Insurance Inspectors. They tend to stay for years, so we can build a good relationship, and if there's ever a problem, we call, and they come and sort it out."

After nearly 10 years the family's Insurance Inspector Philip Wilson has been promoted but they are quite comfortable with Philip's replacement as it turns out he is family friend Nick Howe.



Win family membership to a top Agricultural show

If you sign up to receive news from us by email we will enter you into a free prize draw to win an annual membership to one of the following shows - you choose which.

Royal Cornwall Show, Devon County Show, Royal Bath and West Show or the Dorset County Show.

To sign up please email mworden@cornishmutual.co.uk with your name, address and telephone number so we can ensure that you receive your news via email rather than mail. See our website www.cornishmutual.co.uk for terms & conditions.

Please note if you choose to receive our news by email you will no longer receive this newsletter.

Data Protection Authority

We would like to remind those Members who wish to have persons who are not listed as a Policyholder administer their insurances, that the Policyholder must complete and return a Data Authority Form to confirm this. We do this to ensure that the interests of the named Policyholder are protected.

To request a Data Protection Authority form please contact our underwriting department on **0845 900 1288**.

New Finance Director secured



New Finance Director Peter Beaumont

We are pleased to announce that we have boosted our team with the appointment of a new finance director.

Peter Beaumont has joined the company from corporate finance specialists Close Asset Finance Ltd where he was group financial controller. He will be based at our Head Office in Truro.

Peter, who currently lives in Feock, has relocated to Cornwall from Surrey and brings with him a wealth of experience in the IT and financial services industries including insurance and banking. He has held various director level appointments covering both finance and operations. Peter, 41, is particularly experienced in systems implementation and working in environments going through change.

Alan Goddard, managing director for Cornish Mutual said: "Peter's background in the financial services sector and his level of knowledge in this

field will be a real asset to Cornish Mutual. We are absolutely delighted to be welcoming Peter to the company and his skills will undoubtedly strengthen the existing expertise within the team for the greater benefit of all our Members across the South West."

Commenting on his appointment, Peter added: "I am very much looking forward to working with Alan and all the staff to contribute to the future success of Cornish Mutual. Everyone at Cornish Mutual is focused on the delivery of a truly first class service to all its Members and this is what attracted me. There are areas where I believe I will be able to help improve the processes through which staff deliver this aim."

Keep your driving licence legal



Photo Identity Cards

Thousands of motorists are at risk of being fined £1,000 by unwittingly driving without a valid licence. Many people have not realised that the photo card driving licence, introduced in 1998, is required to be renewed every 10 years to make sure that the photograph remains a true likeness of the licence holder. The expiry date of your licence can be found in section 4b of your photo card driving licence.

Ensure foreign workers can legally drive in UK

Please remember that if you employ foreign workers, who are required to carry out driving duties during their employment, it is your responsibility to ensure that they are eligible to drive in the United Kingdom. The following points refer to the eligibility of non UK nationals to drive in England and Wales:

- If a full licence from a country in the EU or European Economic Area is held, the holder is able to drive in the UK until that licence expires or is needed to be renewed under the laws of England and Wales.
- If a foreign licence recognised for exchange in the United Kingdom is not held, the holder will be able to drive for 12 months as a visitor from the last date they entered the UK.
- If living in the UK foreign workers are able to drive for up to 12 months from the date they became a resident. To continue driving beyond this point a provisional GB licence must be obtained and a driving test passed before the 12 month period ends.

For more information on driving licences please visit the Driving and Vehicle Licensing Agency website: www.dvla.co.uk

New recruit for Devon team

Our Devon team has been strengthened with the appointment of Chellie Todd.

Chellie, 33, has joined the company as an Insurance Inspector and will work alongside colleagues in South Devon.

Chellie, who lives just outside Paignton with her partner, brings with her a wealth of experience having worked in the insurance industry for over 14 years. She began her career at 18 for a small insurance firm in Devon later moving to Hill House Hammond, Norwich Union's broker subsidiary where she worked her way up to branch manager.

She says: "I've spent most of my life in Devon so to be able to work for a company whose roots are very much in the local community is great.

"Cornish Mutual's ethos is all about its Members, which is what insurance should be about, and that was a real draw to the company. I'm relishing the challenges the job should bring and really looking forward to getting out and about meeting all my Members in the area."

Chris Ridgers, Development Manager for Cornish Mutual, said: "We're delighted to welcome Chellie to the team and I'm sure she is going to build on the relationships we have already with our existing Members as well as creating new ones in the South Devon area."



New Devon Insurance Inspector Chellie Todd

"Chellie has worked across a variety of areas of the insurance industry and we're confident that with her expertise, her confidence and determination she is a worthy addition to the company."

Safe thatched property living



Do you own a thatched property?

If so, you should seriously consider introducing suitable measures to both detect and combat a fire in the roof.

Common causes of fire are:

- Excessive heat generated by modern wood burning stoves builds up in the chimney, passing through defects in the chimney brickwork to ignite the thatch.
- Burning materials escaping from the chimney flue onto the roof.
- Faulty or old electrical wiring in the loft space.
- Rodents gnawing through cables in the loft space.
- Bonfires too close to the house.
- Contactors working in loft space.

Of these, heat transference through active chimneys now accounts for the majority of thatch fires.

Early detection is paramount. Smoke detectors in the loft can raise the alarm at an early stage, but for thatched properties even this may be

too late. Thatching Advisory Services Ltd have developed a heat detector that is fitted to the chimneybreast itself, alerting occupants to dangerously high flue temperatures before a fire starts.

The following additional preventative measures should also be introduced where possible:

- A dry powder fire extinguisher in the kitchen and perhaps a water extinguisher upstairs.
- A standpipe with a hose reel attached is always useful, particularly if you are having a bonfire, which should be sited at least 100 yards from the property.
- Wood burning stoves bring certain risks which sensible precautions can reduce. The chimney lining should be in a good state of repair, sufficiently insulated, and centrally located within the chimney.
- Logs should be kept in a dry place and be well seasoned.
- The chimney should be swept in the autumn and spring.

Note: In the past, spark arresters have been fitted to prevent chimney sparks settling onto the thatch. However, these can cause problems by hindering the free flow of air in the flue, thereby contributing to its superheating, and are not now recommended.

For more detailed advice, we recommend that you contact the Thatching Advisory Services on **01264 773820** or visit www.thatchingadvisoryservices.co.uk

Whiplash - what it is and how to avoid it

You probably know at least one person who has suffered whiplash in a motor vehicle accident as 1 in 150 people in the UK make a whiplash claim each year. That's over 400,000 people which is six times greater than the workplace injury rate from all causes of injury.

Whiplash is the term often used to describe the neck pain which occurs when the soft tissue in the spine is stretched and strained due to the body being thrown in a sudden, forceful jerk. It is frequently associated with a rear-end motor collision.

Whiplash claims account for 20% of the typical car insurance premium.

So how can you avoid suffering whiplash or causing whiplash injury to others?

Keep a safe distance from the vehicle in front of you as whiplash is most commonly caused by tailgating. If someone tailgates you it is best to

let them pass at the first available and safe opportunity.

Adjust head restraints correctly. The top of the head restraint should be level with the top of the head.

What should you do if you suffer whiplash?

See a doctor as soon as possible so that treatment can start as quickly as possible.

Promptly report your claim to your insurer(s), e.g. motor and/or personal accident, so that they can assist you in making a claim, if another motorist was to blame.

Source: Tackling Whiplash: Prevention, Care, Compensation, Association of British Insurers, November 2008